

Inpatient Medical Expenses

Summary of Key Changes

Applicable for changes from:

09PDSACEINP01 or 10PDSACEINP02 to

16PDSINP01 or 16PDSINP02



Please note: This document provides a brief summary of the key changes only, made to the Inpatient Medical Expenses Policy Wording and Product Disclosure Statement (PDS). Whilst every effort has been made to ensure the accuracy of this document, this is not an exhaustive list of the changes made and does not form part of the Policy Wording or PDS. Chubb Insurance Australia Limited does not accept any responsibility for any discrepancies, errors or omissions that may be contained in this document. For a full description of the terms, conditions and exclusions of the applicable cover, please refer to the PDS and Policy Schedule we have issued.

General Definitions

Change	Description
Amended Definition: “Dependent Children”	Now includes grown children (over 25) who are physically or mentally incapable of self-care: Dependent Child(ren) means a Covered Person’s and their Spouse/Partner’s unmarried dependent child(ren) (including step or legally adopted child(ren)) as long as they are under nineteen (19) years of age or under twenty-five (25) years of age while they are full-time students at an accredited institution of higher learning and in either case, are primarily dependent upon the Covered Person for maintenance and support. <i>Dependent Child(ren) also means a Covered Person’s unmarried children of any age who are permanently living with the Covered Person and are Permanently mentally or physically incapable of self-support.</i> ”
Amended definition: “Home Nursing Expenses”	Amended for clarity: Home Nursing Expenses means charges incurred by a Covered Person during the Period of Insurance and after the Covered Person’s Effective Date of Coverage for the treatment of their Bodily Injury or Sickness, provided the care is considered necessary as evidenced by a written statement from a Doctor, <i>is not provided in a hospital, nursing home or any other medical facility</i> , and is provided by a person registered as a nurse who is not: a) the Policyholder; b) the Covered Person; c) a Close Relative of the Covered Person; or d) an Employee or director of the Policyholder.”

General Definitions (cont)

Change	Description
Amended definition: “Maternity and New Born Expenses”	Amended for clarity: Maternity and New Born Expenses means Maternity Care and Treatment Expenses (Emergency), Maternity Care and Treatment Expenses (Routine) and New Born Child Expenses <i>incurred after the Waiting Period has been served or Takeover Provisions have been met.</i> ”
Amended definition: “New Born Child”	This definition used to be called “New Born Child Expenses” Amended for clarity and simplicity: New Born Child means a Covered Person’s Dependent Child who is six (6) months of age or under”.
Amended Definition: “Policyholder”	Reference to organisation included: Policyholder means the named company, <i>organisation</i> or person listed as the Policyholder in the Schedule with whom We enter into the Policy. They are the contracting insured.”
New definition: “Specially Designated List”	Specially Designated List means names of a person, entities, groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar law or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom.”
New definition: “Waiting Period”	Waiting Period means the period of time specified under General Provisions, Waiting Period, that a person must be a Covered Person before they become eligible for cover of the specified benefits.”

Section One (1) – Medical And Additional Expenses

Change	Description
Maternity and New Born Expenses	Note this section of cover now references “Maternity and New Born Expenses” in keeping with the amended definitions.

Additional Benefits

Change	Description
Health & Wellbeing Portal	<p>Access to a Chubb branded “Health & Wellbeing Portal” included:</p> <p>The health and wellbeing portal is a central platform that can be accessed by all employees for all things health and wellbeing. The features on the portal are aimed at providing employees with the tools, information and resources to make positive changes to their own physical and mental health.</p> <p>The health portal can be used to:</p> <ul style="list-style-type: none"> • Download a range of healthy eating recipes • Access a health library for articles of interest • Contact a health professional for any questions you have related to diet and exercise • Follow weight loss and fitness programs for all levels • Educate yourself on a range of mental health areas relevant to home, work and family life • Help support your muscle and joint health • Follow your own lifestyle improvement program in the areas of sleep, stress, nutrition or physical activity <p>Visit www.chubbhealthandwellbeing.com.au</p>
Repatriation of Mortal Remains	Limit per Covered Person removed (for obvious reasons)
Ongoing medical expenses	Now limited to \$5,000 per Covered Person to a maximum \$15,000 any one Period of Insurance.

General Exclusions Applicable to the Policy

Change	Description
Amended Exclusion “Age Limit”	Note that the age limit under this product has increased from 65 years to 75 years.

General Provisions Applicable to the Policy

Change	Description
New Provision “Waiting Period”	<p>Waiting Period</p> <p>Pre-Existing Medical Conditions are not covered for a period of twelve (12) calendar months from the relevant Covered Person's Effective Date of Coverage. This waiting period does not apply to a Covered Person where the Takeover Provisions have been met by the Covered Person.</p> <p>Maternity and New Born Expenses are not covered for a period of twelve (12) calendar months from the relevant Covered Person's Effective Date of Coverage. This waiting period does not apply to a Covered Person where the Takeover Provisions have been met by the Covered Person.</p> <p>Psychiatry Expenses, Rehabilitation Expenses and palliative care costs are not covered for a period of two (2) calendar months from the relevant Covered Person's Effective Date of Coverage. This waiting period does not apply to a Covered Person where the conditions of Takeover Provisions have been met by the Covered Person.</p>
New Provision “Additions and Deletions”	<p>Additions and Deletions</p> <p>The Policyholder must declare to us any persons who are to be Covered Persons under the Policy during the Period of Insurance within thirty (30) days from their Effective Date of Coverage. Cover will be subject to a pro-rata premium for time on risk, which can be paid on a quarterly or annual basis. The Policyholder must also declare to us any Covered Persons who no longer require cover under the Policy within thirty (30) days from their date of cessation.</p> <p>The maximum pro-rata refund premium applicable for Covered Persons that no longer require cover under the Policy will be limited to ninety (90) days. Furthermore, We reserve the right not to refund any Premium, or only a refund portion of the Premium, if We have paid a claim or intend to pay a claim under the Policy during the Period of Insurance with respect to a Covered Person who no longer requires cover.</p>
Moved Provision “Takeover Provisions”	Used to be noted under Conditions, but is now a Provision: Text is unchanged.
Amended Provision “Cancellation”	<p>Additional detail for clarity:</p> <p>Cancellation</p> <p>The Policyholder may cancel the Policy at any time by notifying Us in writing. The cancellation will take effect at 4.01pm (in the state or territory where the policy was effected) on the day We receive the Policyholder's written notice of cancellation or such time as otherwise agreed.</p> <p>We may cancel the Policy or any Section thereof, for any of the reasons set out in Section 60 of the Insurance Contracts Act 1984 (Cth) by issuing a notice thirty (30) days in advance in writing in accordance with Section 59 of the Insurance Contracts Act 1984 (Cth).</p> <p>If the Policy is cancelled by either the Policyholder or Us, We will refund the Premium for the Policy less any statutory charges and taxes that cannot be refunded and less a pro rata proportion of the Premium to cover the period for which insurance applied. However, We reserve the right not to refund any Premium, or only refund a portion of the Premium, if We have paid a claim or benefit to the Policyholder or a Covered Person under the Policy.</p> <p><i>Cover in respect of a Covered Person will end on the earlier of:</i></p> <ol style="list-style-type: none"> 1. <i>the date the Covered Person no longer meets the criteria for an insured person set out in the policy Schedule;</i> 2. <i>the end of the Period of Insurance; or</i> 3. <i>when this Policy is cancelled by the Policyholder or by Us pursuant to the Insurance Contracts Act 1984 (Cth).</i> <p><i>Cover in respect of an Covered Person's Spouse/Partner and/or Dependent Child(ren) will end on the earlier of:</i></p> <ol style="list-style-type: none"> 1. <i>the date the Covered Person's cover ends in accordance with the above; or</i> 2. <i>the date such Spouse/Partner and/or Dependent Child(ren) ceases to be a Spouse/Partner and/or Dependent Child(ren) of the Covered Person.”</i>

About Chubb in Australia

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for over 50 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages include Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, for a broad client base, including many of the country's largest companies.

More information can be found at www.chubb.com/au.

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