

PDS UPDATES 26 SEPTEMBER 2025

Thank you for choosing Encompass Protection for your life insurance needs.

The following flyer outlines changes made to the Encompass Protection product. The changes are effective from **26 September 2025**. They won't apply to past or existing claims, or claims arising from health conditions or events that started or took place before the effective date. Please note, in the unlikely event that any upgraded or updated terms disadvantage you, we'll apply the prior term provided that, for a medical definition, the prior definition has not become obsolete (because it is no longer in use or is incapable of being applied in Australian health practice). Please refer to the guarantee of upgrade as set out in your Encompass Protection Product Disclosure Statement and Policy Document.

The changes being made fall into the following categories:

- **Upgrades** – improvements to your policy
- **Updates** – to medical terms, aligning with current medical diagnostic techniques and terminology, and
- **Clarifications** – restructuring, corrections, and rewording of terms to better assist you in understanding the terms that apply.

To see which changes are relevant to you, please refer to your most recent Policy Schedule for the cover types you have.

Life Cover

Description	Category	Who does it apply to
Maximum sum insured – the maximum sum insured for Life Cover you can apply for has increased from \$3,000,000 to \$7,000,000. An increase in cover is subject to being underwritten.	Upgrade	All Life Cover
<p>Specific Accidental Injury Benefit – we've clarified that in order to receive a payment under this benefit, the accidental loss must be total and permanent as per the following:</p> <p>If, due to an <i>accident</i>, you suffer total and permanent loss of:</p> <ul style="list-style-type: none"> • the use of both hands or both feet • the sight in both eyes • the use of one hand and one foot • the use of one hand and the sight in one eye, or • the use of one foot and the sight in one eye, <p>you'll receive 100% of your Life Cover <i>sum insured</i>, up to a maximum of \$2 million across all Encompass Protection policies.</p> <p>Or if, due to an <i>accident</i>, you suffer total and permanent loss of:</p> <ul style="list-style-type: none"> • the use of one hand or one foot, or • the sight in one eye, <p>you'll receive 25% of your Life Cover <i>sum insured</i>, up to a maximum of \$500,000 across all Encompass Protection policies.</p> <p>If the Specific Accidental Injury Benefit is paid, the Life Cover <i>sum insured</i> will be reduced by the benefit paid. For insurance inside super, you must also be <i>permanently</i></p>	Clarification	All Life Cover

<p><i>incapacitated</i> as a result of the <i>accident</i> to be eligible for a Specific Accidental Injury Benefit.</p> <p>Important things to note</p> <ul style="list-style-type: none"> Any loss must be total and permanent, be as a direct result of the <i>accident</i> and occur within six months of the <i>accident</i>. If you also hold TPD Cover, the maximum benefit payable across all Encompass Protection policies under this Specific Accidental Injury Benefit will be reduced by any benefit paid under the Specific Loss Benefit. If you also hold stand-alone Critical Illness Cover, the maximum benefit payable across all Encompass Protection policies under this Specific Accidental Injury Benefit will be reduced by the total of any benefit paid under your Critical Illness Cover for a similar or equivalent condition of loss of use or sight of one or more of foot, hand and/or eye. If you've already lost the use of one hand, foot or sight in one eye before your insurance started, or was last reinstated, and you subsequently suffer one or more of the Specific Accidental Injury Benefit events set out on page 12, we will only pay 25% of the Life Cover Benefit up to \$500,000 across all Encompass Protection policies. 		
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TPD Cover

Description	Category	Who does it apply to
<p>The Any occupation TPD definition is now:</p> <p>The insured person is totally and permanently disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs a., b., or c. below.</p> <p>If, however, the insured person;</p> <ul style="list-style-type: none"> was not <i>gainfully employed</i> at the time of application for insurance, and was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the insured person to be <i>totally and permanently disabled</i>, and has not returned to work for more than 12 months since that date of diagnosis, <p>they will be assessed under a 'Home Duties' TPD definition below.</p> <p>a.</p> <ul style="list-style-type: none"> The insured person has been completely unable to work for a continuous three month period at any occupation they are reasonably suited to by way of education, training or experience; and At the end of that continuous three month period, they are disabled to such an extent that they are unlikely ever again to be able to engage in any occupation: 	Clarification	All TPD Cover on an Any Occupation definition, outside super

<ul style="list-style-type: none"> - they are reasonably suited by education, training or experience; and - that would result in a rate of <i>earnings</i> of more than 25% of their rate of <i>earnings</i> during the continuous 12 month period before the start of the three month period. <p>Or</p> <p>b.</p> <ul style="list-style-type: none"> • The insured person suffers a permanent impairment of at least 25% of <i>whole person impairment</i>; and • As a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so. <p>Or</p> <p>c.</p> <p>The insured person has suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands • the use of both feet • the sight of both eyes • the use of one hand and one foot • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of paragraphs a. and b., 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a doctor and which the insured person could reasonably be expected to undertake.</p>		
<p>The Home duties TPD definition is now;</p> <p>This definition applies if the insured person:</p> <ul style="list-style-type: none"> • was not <i>gainfully employed</i> at the time of application for insurance, and • was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused you to be <i>totally and permanently disabled</i>, and • has not returned to work for more than 12 months since that date of diagnosis. <p>The insured person is totally and permanently disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs a., b., or c. below. In all cases, where the policy is owned by the trustee(s) of a super fund, the insured person must also be <i>permanently incapacitated</i>.</p> <p>a.</p> <ul style="list-style-type: none"> • The insured person has been completely unable to perform at least four of the of <i>the normal physical domestic duties</i> without the help of another person for a continuous three month period; and • At the end of that continuous three month period, the insured person is disabled to such an extent that they are unlikely ever again, to be able to perform at least four of the <i>normal physical domestic duties</i> without the help of another person. 	Clarification	All TPD Cover

<p>Or b.</p> <ul style="list-style-type: none"> • The insured person suffers a permanent impairment of at least 25% of <i>whole person impairment</i>, and • As a result of this impairment, they are disabled to such an extent that they are completely unable to perform at least four of the <i>normal physical domestic duties</i> without the help of another person, and are unlikely ever again to be able to do so. <p>Or c.</p> <p>The insured person has suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands • the use of both feet • the sight in both eyes • the use of one hand and one foot • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of the paragraphs a. and b., 'unlikely ever again' includes having regard to, but not limited to, the prospect of improvement after treatment or rehabilitation recommended by a doctor and which the insured person could reasonably be expected to undertake.</p>		
<p>Normal physical domestic duties definition is now:</p> <p>means the household duties normally performed by a person who remains at home completing full-time unpaid domestic duties. It doesn't include a person working in a regular occupation including part-time and/or paid voluntary work that provides an income.</p> <p>Normal physical domestic duties specifically include:</p> <ul style="list-style-type: none"> • cooking and preparing meals – meaning the ability to prepare meals using kitchen appliances • cleaning the home – meaning the ability to carry out the basic internal household chores using domestic equipment such as a vacuum and mop • washing clothes – meaning the ability to do the household's laundry • shopping for groceries – meaning the ability to purchase general household grocery items (excluding online shopping) • safely driving a car – the physical ability to drive a car, and • caring for children – meaning the ability to care for and supervise children under the age of 19 (where applicable). 	Clarification	All TPD Cover
<p>Own occupation clarifies which occupation your claim will be assessed against if you have changed jobs. The wording is now:</p> <p>means the occupation in which the insured person was engaged at the time of their application for this insurance unless they have changed their occupation since then.</p>	Clarification	All TPD Cover on an Own Occupation definition, outside super

<p>If the insured person has changed their occupation since their application for this cover, the insured person's own occupation means the last occupation in which the insured person was engaged for a continuous period of at least six months prior to the continuous three month period that the insured person is completely unable to work.</p>		
<p>The Own occupation TPD definition is now;</p> <p>The insured person is totally and permanently disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs a., b., or c. below.</p> <p>If, however, the insured person;</p> <ul style="list-style-type: none"> • was not <i>gainfully employed</i> at the time of application for insurance, and • was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the insured person to be <i>totally and permanently disabled</i>, and • has not returned to work for more than 12 months since that date of diagnosis, <p>they will be assessed under a 'Home Duties' TPD definition below.</p> <p>a.</p> <ul style="list-style-type: none"> • The insured person has been completely unable to work for a continuous three month period at their <i>own occupation</i>; and • At the end of that continuous three month period, they are disabled to such an extent that they are unlikely ever again to be able to work in their <i>own occupation</i>. <p>Or</p> <p>b.</p> <ul style="list-style-type: none"> • The insured person suffers a permanent impairment of at least 25% of <i>whole person impairment</i>; and • As a result of this impairment, they are disabled to such an extent that they are completely unable to work at their <i>own occupation</i> and are unlikely ever again to be able to do so. <p>Or</p> <p>c.</p> <p>The insured person has suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands • the use of both feet • the sight of both eyes • the use of one hand and one foot • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of paragraphs a. and b., 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation recommended by a doctor and which the insured person could reasonably be expected to undertake.</p>	<p>Clarification</p>	<p>All TPD Cover on an Own Occupation definition, outside super</p>

<p>Permanent incapacity definition now recognises that the trustee may require the opinion of two doctors before releasing any benefit;</p> <p>The Trustee may require two <i>doctors</i> to certify that the insured person meets the definition of <i>permanent incapacity</i>, to assess eligibility for tax concessions before the Trustee releases the benefit.</p>	Clarification	All TPD Cover inside super
<p>The Super TPD definition is now;</p> <p>The insured person is totally and permanently disabled if, as a result of sickness or injury, they satisfy the criteria in paragraphs a., b., or c. below, and the insured person is also <i>permanently incapacitated</i>.</p> <p>If, however, the insured person;</p> <ul style="list-style-type: none"> • was not <i>gainfully employed</i> at the time of application for insurance, and • was performing full-time domestic duties or child rearing for the 12 months immediately prior to the date of diagnosis of the predominant sickness or injury that caused the insured person to be <i>totally and permanently disabled</i>, and • has not returned to work for more than 12 months since that date of diagnosis, <p>they will be assessed under a 'Home Duties' TPD definition below.</p> <p>a.</p> <ul style="list-style-type: none"> • The insured person has been completely unable to work for a continuous three month period at any occupation they are reasonably suited to by way of education, training or experience; and • At the end of that continuous three month period, they are disabled to such an extent that they are unlikely to ever again be able to engage in any occupation for which they are reasonably suited by education, training or experience. <p>Or</p> <p>b.</p> <ul style="list-style-type: none"> • The insured person suffers a permanent impairment of at least 25% of <i>whole person impairment</i>; and • As a result of this impairment, they are disabled to such an extent that they are completely unable to work at their usual occupation or any other occupation they are reasonably suited to by way of education, training or experience, and are unlikely ever again to be able to do so. <p>Or</p> <p>c.</p> <p>The insured person has suffered from the total and irrecoverable loss of:</p> <ul style="list-style-type: none"> • the use of both hands • the use of both feet • the sight of both eyes • the use of one hand and one foot • the use of one foot and the sight in one eye; or • the use of one hand and the sight in one eye. <p>For the purpose of the paragraphs a. and b., 'unlikely ever again' includes having regard to, but is not limited to, the prospect of improvement after treatment or rehabilitation</p>	Clarification	All TPD Cover inside super

recommended by a doctor and which the insured person could reasonably be expected to undertake.		
Whole person impairment is our new way of referring to the 'whole person function' definition.	Clarification	All TPD Cover
<p>Exclusions – we've clarified that the exclusion for pre-existing conditions applies to conditions that you were aware of, or a reasonable person in your circumstances could be expected to be aware of. The wording is now:</p> <p>We won't pay any benefit under TPD Cover arising from or contributed to by:</p> <ul style="list-style-type: none"> intentional self-inflicted injury or attempted suicide; or sickness or injury that first appeared, happened or was diagnosed, and which you were aware of or a reasonable person in your circumstances could be expected to have been aware of, before your insurance started, or was last reinstated (unless disclosed to and accepted by us as part of the application or reinstatement process). <p>We also won't pay any benefit under TPD Cover for any <i>exclusions</i> specifically shown in your policy schedule.</p>	Clarification	All TPD Cover

Critical Illness Cover – outside super only

Description	Category	Who does it apply to
Maximum sum insured – the maximum sum insured available for Critical Illness Cover has increased to \$2,000,000	Upgrade	All Critical Illness Cover
<p>Exclusions – we've clarified that the exclusion for pre-existing conditions applies to conditions that you were aware of, or a reasonable person in your circumstances could be expected to be aware of. The wording is now:</p> <p>We won't pay any benefit under Critical Illness Cover arising from or contributed to by:</p> <ul style="list-style-type: none"> intentional self-inflicted injury or attempted suicide, or sickness or injury that first appeared, happened or was diagnosed, and which you were aware of or a reasonable person in your circumstances could be expected to have been aware of, before your cover started, or was last reinstated (unless disclosed to and accepted by us as part of the application or reinstatement process). <p>We won't pay any benefit under the Critical Illness Death Benefit arising from or contributed to by suicide or attempted suicide within 13 months after the Critical Illness Cover:</p> <ul style="list-style-type: none"> started, or was last reinstated. <p>However, if your Critical Illness Cover is replacing existing critical illness cover, the 13-month <i>exclusion</i> for suicide or attempted suicide won't apply if all of the following apply:</p> <ul style="list-style-type: none"> the critical illness cover being replaced has been in force for at least 13 months 	Clarification	All Critical Illness Cover

<ul style="list-style-type: none"> the critical illness cover being replaced has comparable benefits; and no claim is paid, payable, lodged or pending under your existing critical illness cover. <p>We won't pay any benefit under the Child Support Benefit for any <i>child support benefit condition</i> arising from or contributed to by:</p> <ul style="list-style-type: none"> the <i>child's</i> intentional self-inflicted injury or attempted suicide sickness or injury that first appeared, happened or was diagnosed, and which you were aware of or a reasonable person in your circumstances could be expected to have been aware of, before or within 90 days of when the Critical Illness Cover started or was last reinstated sickness or injury that first appeared, happened or was diagnosed, and which you were aware of or a reasonable person in your circumstances could be expected to have been aware of, before the <i>child's</i> second birthday congenital abnormalities that first appeared, happened or were diagnosed, before or after birth, and which you were aware of or a reasonable person in your circumstances could be expected to have been aware of, for the insured person, the insured person's <i>spouse</i> or any of their children, before this Critical Illness Cover started or was last reinstated congenital abnormalities that first appeared, happened or were diagnosed, before or after birth, and which you were aware of or a reasonable person in your circumstances could be expected to be aware of, before the <i>child's</i> second birthday; or an injury maliciously inflicted on the <i>child</i> for the purpose of gain from this insurance. <p>We also won't pay any benefit under Critical Illness Cover for any <i>exclusions</i> specifically shown in your policy schedule.</p>		
<p>Bacterial meningitis – of specified severity definition has been upgraded to the following;</p> <p>Severe inflammation of the membrane that surrounds the brain and spinal cord which results in either:</p> <ul style="list-style-type: none"> a permanent <i>whole person impairment</i> of at least 25%, or a permanent loss of the ability to perform one or more <i>activities of daily living</i> (ADL) without physical help from someone else. 	Upgrade	All Critical Illness Cover
<p>Benign brain or spinal cord tumour – of specified severity definition has been renamed from 'Benign Brain Tumour – of specified severity' and upgraded to the following;</p> <p>A non-cancerous tumour in the brain, meninges, or intracranial section of a cranial nerve, or an acoustic neuroma, or a non-cancerous tumour of the spinal cord. The presence of the tumour must be confirmed by imaging studies such as CT (Computed Tomography) or MRI (Magnetic Resonance Imaging), and result in:</p>	Upgrade	All Critical Illness Cover

<ul style="list-style-type: none"> at least 25% permanent <i>whole person impairment</i>, or a permanent loss of the ability to perform one or more <i>activities of daily living</i> (ADL) without physical help from someone else, or the undergoing of neurosurgical intervention for its removal. <p>The following are excluded:</p> <ul style="list-style-type: none"> intracranial cysts, granulomas and haematomas intracranial malformation in or of the arteries and veins, and tumours of the pituitary gland. 		
<p>Coronary artery angioplasty – three or more different coronary arteries definition has been upgraded to the following;</p> <p>The actual undergoing of an operation to correct narrowing or obstruction of three or more different coronary arteries when considered the necessary and appropriate treatment.</p> <p>This procedure can be completed in one procedure or via multiple procedures within a three month period.</p>	Upgrade	All Critical Illness Cover
<p>Encephalitis – of specified severity definition has been upgraded to the following;</p> <p>Severe inflammation of brain substance which results in the insured person suffering either:</p> <ul style="list-style-type: none"> at least 25% permanent <i>whole person impairment</i>, or permanent loss of the ability to perform one or more <i>activities of daily living</i> (ADL) without physical help from someone else, or permanent <i>severe cognitive impairment</i>. <p>The permanent loss or impairment described above must have existed continuously for at least six months.</p>	Upgrade	All Critical Illness Cover
<p>Major brain injury – of specified severity definition has been upgraded to the following;</p> <p>Physical head injury that results in the insured person suffering either:</p> <ul style="list-style-type: none"> at least 25% permanent <i>whole person impairment</i>, permanent loss of the ability to perform one or more <i>activities of daily living</i> (ADL) without physical help from someone else, or permanent <i>severe cognitive impairment</i>. <p>The permanent loss or impairment described above must have existed continuously for at least six months.</p>	Upgrade	All Critical Illness Cover
<p>Major organ or bone marrow transplant definition has been upgraded to the following;</p> <p>The transplant, or placement on an Australian or New Zealand waiting list approved by us for:</p> <ul style="list-style-type: none"> transplant of any of the following organs from a human <ul style="list-style-type: none"> donor to the insured person: kidney liver heart lung pancreas small bowel, or bone marrow transplant. 	Upgrade	All Critical Illness Cover

<p>This treatment must be considered medically necessary and the condition affecting the organ or bone marrow deemed untreatable by any other means other than transplant, as confirmed by a <i>specialist</i>.</p>		
<p>Meningococcal Septicaemia – of specified severity definition has been upgraded to the following; Severe infection in the blood stream that causes blood poisoning which results in either:</p> <ul style="list-style-type: none"> • at least 25% permanent <i>whole person impairment</i>; or • a permanent loss of the ability to perform one or more <i>activities of daily living</i> (ADL) without physical help from someone else. 	Upgrade	All Critical Illness Cover
<p>Severe cognitive impairment definition has been upgraded to the following; means severe cognitive impairment (with a score of 15 or less out of 30 in a <i>mini mental state examination</i>, or evidence of an equivalent severity on another standardised cognitive assessment test acceptable to us) which leads to a need for continuous supervision to protect the insured person or other people.</p>	Upgrade	All Critical Illness Cover
<p>Aplastic anaemia – of specified severity definition has been updated to the following; means bone marrow failure which results in anaemia, neutropenia and thrombocytopenia requiring as a minimum one of the following treatments:</p> <ul style="list-style-type: none"> • marrow stimulating agents • bone marrow transplantation (including haematopoietic stem cell transplantation) • blood product transfusions • immunosuppressive agents. 	Update	All Critical Illness Cover
<p>Blindness – of specified severity definition has been updated to the following; The permanent loss of sight in both eyes, whether aided or unaided, due to sickness or injury to the extent that visual acuity is 6/60 or less in both eyes, or to the extent that the visual field is reduced to 20 degrees or less of arc.</p>	Update	All Critical Illness Cover
<p>Cancer – excluding specified early stage cancers definition has been updated to the following for policy applications submitted <u>before</u> 15 November 2024; The presence of one or more malignant tumours, leukaemia or lymphomas. The following are excluded:</p> <ul style="list-style-type: none"> • Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1). • All prostate cancer Prostate cancer which is histologically described as TNM classification T1(a) or (b) or another equivalent or lesser classification with a Gleason score of 5 or less unless: <ul style="list-style-type: none"> - it is histopathologically described as at least TNM classification T1c, or another equivalent classification, or - the Gleason score is 6 or more, or - the person insured is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or - the tumour is completely untreatable. 	Update	All Critical Illness Cover submitted before 15 November 2024

<ul style="list-style-type: none"> • Carcinoma in situ, cervical dysplasia CIN1, CIN2, and CIN3, or premalignant tumours. • Carcinoma in situ of the breast, except where it leads to the removal of the breast by a mastectomy or removal of the carcinoma in situ by breast conserving surgery (lumpectomy, complete local excision, wide local excision, partial mastectomy), together with radiotherapy or chemotherapy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment. • Skin cancer other than melanoma that: <ul style="list-style-type: none"> - shows signs of ulceration as determined by histological histopathological examination, or - is greater than 1.0 mm thick depth of invasion (Breslow), or - is at least Clark Level 3 of invasion. • Hyperkeratosis or basal cell skin carcinoma of the skin. • Squamous cell skin carcinoma unless it has spread to other organs. • All non-melanoma skin cancers unless having spread to the bone, lymph node or an other distant organ. 		
<p>Cancer – excluding specified early stage cancers definition has been updated to the following for policy applications submitted <u>after</u> 15 November 2024;</p> <p>means any malignant tumour diagnosed with histopathological confirmation and characterised by:</p> <ul style="list-style-type: none"> • the uncontrolled growth of malignant cells • invasion and destruction of normal tissue, and • the ability to spread (metastasise) to other parts of the body. <p>The term malignant tumour includes leukaemia and lymphoma.</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> • All tumours which are histopathologically classified as any of the following: <ul style="list-style-type: none"> - pre-malignant - non-invasive - carcinoma in situ, unless stated otherwise - high-grade dysplasia, including cervical dysplasia CIN1, CIN2 and CIN3, or - borderline or low malignant potential. • Chronic lymphocytic leukaemia in its early stages (less than RAI stage 1). • All prostate cancer unless: <ul style="list-style-type: none"> - it is histopathologically described as at least TNM classification T1c, or another equivalent classification, or - the Gleason score is 6 or more, or - the insured person is required to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or - the tumour is completely untreatable. 	Update	All Critical Illness Cover submitted after 15 November 2024

<ul style="list-style-type: none"> • Carcinoma in situ, cervical dysplasia CIN1, CIN2, and CIN3, or premalignant tumours. • Carcinoma in situ of the breast, except: <ul style="list-style-type: none"> - where it leads to the removal of the breast by a mastectomy, or • removal of the carcinoma in situ by breast conserving surgery (lumpectomy, complete local excision, wide local excision, partial mastectomy) together with radiotherapy or chemotherapy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment. • Skin cancer other than melanoma that: <ul style="list-style-type: none"> - shows signs of ulceration as determined by histopathological examination - is greater than 1.0mm depth of invasion (Breslow), or - is at least Clark Level 3 of invasion. • Basal cell carcinoma of the skin. • Squamous cell skin carcinoma unless it has spread to other organs. • All non-melanoma skin cancers unless having spread to the bone, lymph node or an other distant organ. • Pituitary adenoma/pituitary neuroendocrine tumour (PitNET). 		
<p>Carcinoma in situ of the breast – of specified severity definition has been updated to the following; The presence of histopathologically proven localised pre-invasive cancer in the breast, where cancer cells do not penetrate the basement membrane nor invade the surrounding tissues or stroma. This includes, but is not limited to, pre-invasive cancer of the milk ducts or lobules.</p>	Update	All Critical Illness Plus Cover
<p>Carcinoma in situ of the female reproductive organs – of specified severity definition has been updated to the following; The presence of histopathologically proven carcinoma in situ of:</p> <ul style="list-style-type: none"> • corpus uteri • fallopian tube • ovary • perineum (excluding skin equivalent cancers) • vagina (excluding skin equivalent cancers) • vulva (excluding skin equivalent cancers) • cervix. <p>Carcinoma in situ means a focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues. For the purposes of this definition, invasion means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The carcinoma in situ must be classified as TIS according to the TNM staging method or FIGO Stage 0.</p>	Update	All Critical Illness Plus Cover
<p>Coma – with specified criteria definition has been updated to the following; A loss of consciousness and responsiveness in which the insured person is incapable of sensing or responding to external stimuli that results in a documented Glasgow Coma Scale of 6 or less for a continuous period of at least 72 hours.</p>	Update	All Critical Illness Cover

Medically induced comas are excluded.		
<p>Congenital abnormalities of a child – of specified severity definition has been updated to the following; If the insured person or insured person's <i>spouse</i> gives birth to a <i>child</i> that survives for at least 28 days and is diagnosed with one of the following:</p> <ul style="list-style-type: none"> • Down's syndrome – a specific genetic abnormality caused by an extra chromosome 21 that causes mental retardation and physical abnormalities. • Spina bifida – defective closure of the spinal column due to neural tube deficit with a meningomyelocele or meningocele and resulting in neurological deficit. • Tetralogy of Fallot – an anatomical abnormality with severe or total right ventricular outflow tract obstruction and a ventricular septal defect allowing right ventricular deoxygenated blood to bypass the pulmonary artery and enter the aorta directly. The diagnosis must be supported by an echocardiogram, and invasive surgery must be performed to correct the condition. • Transposition of great vessels – a congenital heart defect where the aorta arises from the right ventricle and the pulmonary artery from the left ventricle. The diagnosis must be supported by an echocardiogram, and invasive surgery must be performed to correct the condition. • Congenital blindness – complete absence of the sense of sight from birth. • Congenital deafness – complete absence of the sense of hearing from birth. <p>Congenital abnormalities that first appeared in a <i>child</i>, detected before or after their birth, and which you were aware of or a reasonable person in your circumstances could be expected to have been aware of, and before the Insured Person's Critical Illness Cover started or was last reinstated, are excluded from cover under this benefit for any existing or future children.</p> <p>Benefits are not payable if payment has been made under <i>Inability of a child to gain independence – of specified severity</i>.</p>	Update	All Critical Illness Plus Cover
<p>Early stage benign brain or spinal cord tumour – of specified type definition has been renamed from 'Early Stage Benign Brain Tumour – of specified type' and updated to the following; A non-cancerous tumour in the brain, meninges, or intracranial section of a cranial nerve, or an acoustic neuroma, or a non-cancerous tumour of the spinal cord. The presence of the tumour must give rise to symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, or sensory/motor skills impairment. The diagnosis must be confirmed by a neurologist and the presence of the condition must be confirmed by imaging studies such as CT (Computed Tomography) or MRI (Magnetic Resonance Imaging). The following are excluded:</p> <ul style="list-style-type: none"> • intracranial cysts, granulomas and haematomas • intracranial malformation or of the arteries and veins, • and 	Update	All Critical Illness Plus Cover

<ul style="list-style-type: none"> tumours of the pituitary gland. 		
<p>Early stage melanoma – of specified severity definition has been updated to the following;</p> <p>The presence of one or more malignant melanomas. The melanoma must be less than or equal to 1.0mm depth of invasion, or less than or equal to Clark Level 2. The diagnosis must be by biopsy. The malignancy must be characterised by the uncontrollable growth and spread of malignant cells.</p>	Update	All Critical Illness Plus Cover
<p>Early stage prostate cancer – of specified severity definition has been updated to the following;</p> <p>The presence of prostate cancer histopathologically described as:</p> <ul style="list-style-type: none"> TNM classification T1 (a) or (b) (or another equivalent classification), or A Gleason score of less than six. 	Update	All Critical Illness Plus Cover submitted <u>before 26 September 2025</u>
<p>Heart attack – with evidence of heart muscle damage definition has been updated to the following;</p> <p>Heart attack (Myocardial Infarction) means the death of part of the heart muscle because of inadequate blood supply, confirmed by a cardiologist and evidenced by typical rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference range together with any one of the following:</p> <ul style="list-style-type: none"> typical acute cardiac symptoms and signs consistent with heart attack, or new ischaemic ECG changes showing the development of any one of the following: <ul style="list-style-type: none"> ST-T changes left bundle branch block (LBBB), or pathological Q waves, or imaging evidence of new and irreversible: <ul style="list-style-type: none"> loss of viable myocardium, or regional wall motion abnormality, or left ventricular ejection fraction less than 50%, at least three months after the event. <p>Elevated biomarkers and signs and symptoms that arise from causes other than heart attack, are excluded, including those as a result of elective percutaneous procedures and other acute coronary syndromes.</p> <p>If the above tests are inconclusive or superseded by technological advances, we'll consider other appropriate and medically recognised tests.</p>	Update	All Critical Illness Cover
<p>Inability of a child to gain independence – of specified severity definition has been updated to the following;</p> <p>The insured person's <i>child</i>, as a result of sickness or injury, will either:</p> <ul style="list-style-type: none"> be permanently unable to perform two or more <i>activities of daily living</i> (ADL) without physical help from someone else; or suffer at least 25% permanent <i>whole person impairment</i> which leads to a need for continuous supervision of the child to protect them or other people. 	Update	All Critical Illness Plus Cover

<p>A claim can only be made once the initial assessment or diagnosis is reconfirmed after six months. Benefits are not payable:</p> <ul style="list-style-type: none"> If the inability of an existing or future <i>child</i> to gain independence is caused or contributed to by sickness or injury that first appeared, happened or was diagnosed, and which you were aware of or a reasonable person in your circumstances could be expected to have been aware of, before the insured person's Critical Illness Cover started or was last reinstated, and if payment has been made under <i>congenital abnormalities of a child – of specified severity</i>. 		
<p>Orchidectomy (as required to diagnose germ cell neoplasia in situ of the testicle) – with specified requirements definition has been renamed from 'Orchidectomy (as required to diagnose carcinoma in situ of the testicle) – with specific requirements' and updated to the following;</p> <p>The removal of one or both testes by radical orchidectomy as required to diagnose germ cell neoplasia in situ (TIS) of the testicle.</p> <p>The removal must be the appropriate and necessary treatment.</p> <p>Orchidectomy for any other reason is specifically excluded.</p>	Update	All Critical Illness Plus Cover
<p>Whole person impairment is our new way of referring to the 'whole person function'.</p>	Clarification	All Critical Illness Cover

Income Protection Cover

Description	Category	Who does it apply to
<p>Maximum sum insured – the maximum sum insured available for Income Protection Cover has increased. The sum insured can be up to the lesser of \$30,000 per month and;</p> <ul style="list-style-type: none"> 70% of the first \$20,000 per month of earnings; plus 50% of any earnings between \$20,001 per month and \$40,000 per month; plus 20% of any earnings greater than \$40,000 per month. <p>The overall maximum sum insured of \$30,000 per month will only take into account the Income Protection Cover sum insured and the Superannuation Contribution Option sum insured.</p> <p>We will no longer include Income Booster when calculating the overall maximum sum insured.</p> <p>The new maximum sum insured is also reflected in the definition of income replacement amount.</p>	Upgrade	All Income Protection Cover
<p>Superannuation Contribution Option – it is now clearer that "earnings" as defined in the PDS (the term now italicised) are the earnings you can insure.</p>	Clarification	All Income Protection Cover
<p>Recurring Disability – this feature has been renamed (previously Recurrent Disability), and we have clarified when it applies. The wording is now:</p>	Clarification	All Income Protection Cover

<p>If you suffer a recurrent disability we'll treat it as a continuation of the previous <i>disability</i> (for the purposes of the <i>waiting period</i> and determining the <i>benefit period</i>) if:</p> <ul style="list-style-type: none"> the recurrent disability occurs within six months of the previous <i>disability</i> stopping, and either: <ul style="list-style-type: none"> the recurrent disability starts before the policy anniversary following your 65th birthday, or the recurrent disability starts after the policy anniversary following your 65th birthday but the <i>monthly benefits</i> for the previous <i>disability</i> had started less than 12 months before that policy anniversary. <p>If the recurrent disability is a continuation of the previous <i>disability</i>, then:</p> <ul style="list-style-type: none"> no <i>waiting period</i> will apply to the claim, and the <i>benefit period</i> for both the previous <i>disability</i> and the recurrent disability combined won't exceed the <i>benefit period</i> shown in your policy schedule. <p>However, where your previous <i>disability</i> started less than 12 months before the date the Income Protection Cover is due to end, <i>monthly benefits</i> will be payable for the recurrent disability while you continue to be <i>disabled</i> for a maximum period of 12 months only, despite any other provision.</p> <p>For the purposes of the Recurring Disability feature, recurrent disability means a <i>disability</i> that occurs while the Income Protection Cover is in force and was caused by or is related to the sickness or injury that caused the previous <i>disability</i> and for which we have paid a <i>monthly benefit</i> previously.</p>		
<p>Exclusions – we've clarified that the exclusion for pre-existing conditions applies to conditions that you were aware of, or a reasonable person in your circumstances could be expected to be aware of. The wording is now:</p> <p>You won't receive a benefit for any disability, condition or loss arising from, or contributed to, by:</p> <ul style="list-style-type: none"> intentional self-inflicted injury, attempted suicide, or death as a result of suicide normal and uncomplicated pregnancy or childbirth sickness or injury that first appeared, happened or was diagnosed, and which you were aware of or a reasonable person in your circumstances could be expected to have been aware of, before your insurance started, or was last reinstated (unless disclosed to and accepted by us as part of the application or reinstatement process); or war or warlike operations (but this doesn't apply to any benefit payable on your death). 	Clarification	All Income Protection Cover

Multiple Cover Types

Description	Category	Who does it apply to
We've changed our name from MLC Limited to Nippon Life Insurance Australia and New Zealand Limited, trading as Acenda .	Update	All policies

Policy reinstatement – we've clarified that you have 30 days to reinstate a policy that has been cancelled due to non-payment of premiums.	Clarification	All policies
Premium Waiver Option Exclusions – we've clarified that the exclusion for pre-existing conditions applies to conditions that you were aware of, or a reasonable person in your circumstances could be expected to be aware of. The wording is now: We will not waive your premium under this option when your sickness or injury is caused or contributed to by: <ul style="list-style-type: none"> • intentional self-inflicted injury or attempted suicide • normal and uncomplicated pregnancy or childbirth • sickness or injury that first appeared, happened or was diagnosed, and which you were aware of or a reasonable person in your circumstances could be expected to have been aware of, before your insurance started, or was last reinstated (unless disclosed to, and accepted by us, as part of the application or reinstatement process); or • war or warlike operations. 	Clarification	All Life, TPD and Critical Illness Cover with the Premium Waiver Option

The full terms that apply to the changes described above can also be viewed in the current Encompass Protection Product Disclosure Statement and Policy Document (PDS) dated 26 September 2025 available at encompassprotect.com.au/pds



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Encompass Protection is issued by Nippon Life Insurance Australia and New Zealand Limited ABN 90 000 000 402 AFSL 230694, trading as Acenda (the Insurer). Protect Super Plan is a division of OneSuper ABN 43 905 581 638 RSE R1001341, of which the trustee is Diversa Trustees Limited (Diversa) ABN 49 006 421 638 AFSL 235153 RSE L0000635. NEOS Life (NEOS), a registered business name of Australian Life Development Pty Ltd ABN 96 617 129 914 AFSL 502759, provides administrative services in relation to Encompass Protection and the Protect Super Plan on behalf of Acenda and Diversa.