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Details of Filing

Document Lodged:	Concise Statement
File Number:	VID681/2021
File Title:	AUSTRALIAN SECURITIES & INVESTMENTS COMMISSION v MLC LIMITED ABN 90 000 000 402
Registry:	VICTORIA REGISTRY - FEDERAL COURT OF AUSTRALIA



Dated: 18/11/2021 4:31:24 PM AEDT

A handwritten signature in blue ink, reading "Sia Lagos".

Registrar

Important Information

As required by the Court's Rules, this Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

The date and time of lodgment also shown above are the date and time that the document was received by the Court. Under the Court's Rules the date of filing of the document is the day it was lodged (if that is a business day for the Registry which accepts it and the document was received by 4.30 pm local time at that Registry) or otherwise the next working day for that Registry.



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CONCISE STATEMENT

FEDERAL COURT OF AUSTRALIA
DISTRICT REGISTRY: VICTORIA
DIVISION: GENERAL

NO OF 2021

AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

Plaintiff

MLC Limited (ACN 000 000 402)

Defendant

A. Nature of Proceeding

- 1 MLC Limited (**MLC**) is a major provider of insurance products to Australian consumers which it offers under Australian Financial Services Licence (**AFSL**) No. 230694. At various times between 1999 and 9 November 2020 (**Relevant Period**), MLC sold the insurance policies listed in Annexure A (**Relevant Policies**) to **insureds**.
- 2 ASIC claims that MLC failed to implement appropriate systems and controls to administer its insurance policies during the Relevant Period. These deficiencies resulted in a systemic failure to adequately administer the insurance policies, resulting in adverse consequences for insureds including the non-provision of benefits, failures to make payments and update policy definitions, and widespread consumer harm.
- 3 Specifically, ASIC contends that in breach of provisions of the *Corporations Act 2001* (Cth) (**CA**), the *Australian Securities and Investments Commission Act 2001* (Cth) (**ASICA**), and the *Insurance Contracts Act 1984* (Cth) (**ICA**), MLC failed to:
 - (a) provide a “rehabilitation bonus benefit” (the **RBB**) pursuant to the terms of the RBB Policies to 297 eligible insureds who undertook approved vocational rehabilitation programs following injury and/or disability (in respect of 282 insureds after 18 November 2015 (**Penalty Period**)): **RBB Breaches**, see C2 below;
 - (b) update its definitions of Severe Rheumatoid Arthritis (**SRA**) under eligible policies to accommodate medical advancements—notwithstanding that MLC represented it would update definitions so that they remained medically appropriate—resulting in 12 insureds suffering denial of SRA coverage (in respect of 8 insureds within the Penalty Period): **SRA Breaches**, see C3 below;
 - (c) give mandatory notifications to at least 815 insureds under 1,242 policies, resulting in insureds having policies cancelled for non-payment of premiums and/or being charged increased premiums despite not receiving Annual Renewal Notices (in respect of at least 376 insureds under 542 policies within the Penalty Period): **MS Breaches**, see C4 below; and
 - (d) fully refund premiums prepaid by 260,888 insureds in breach of its contractual refund obligations, resulting in insureds paying premiums in respect of periods in which they were given no coverage (in respect of at least 41,440 insureds within the Penalty Period): **LC Breaches**, see C5 below.

- 4 As explained below in Part D, ASIC claims MLC's conduct breached its obligations under ss 912A(1)(a) and 1041H of the CA, ss 12DA, 12DB and 12DI of the ASICA and s 13 of the ICA.

B. Relief sought

- 5 ASIC seeks the relief set out in the accompanying originating process.

C. Important Facts Giving Rise to the Claim

C1. Annexure A: Relevant Policies

- 6 Annexure A sets out the Relevant Policies for each category of breach.¹ Each of the Relevant Policies is a financial product within the meaning of s 12BAA(1)(b) of the ASICA, and one or more of ss 763A(1)(b), 763C and 764A(1)(d) to (f) of the CA. MLC's conduct as set out in this Part C constitutes the provision of financial services within the meaning of ss 12BAA and 12BAB of the ASICA and s 766A of the CA.

- 7 Each of the Relevant Policies is also a contract of insurance within the meaning of s 10(1) of the ICA. By operation of s 13(1) of the ICA each of the Relevant Policies is a contract based on utmost good faith, and contains an implied term requiring MLC to act with utmost good faith towards the relevant insured.

- 8 MLC, in trade or commerce, accepted payment or other consideration for the provision of the Relevant Policies to the insureds.

C2. The Rehabilitation Bonus Benefit Breaches (RBB Breaches)

- 9 The **RBB Policies** contained a term to the effect that where an insured is undertaking an approved rehabilitation program, they would be paid a "bonus" of 50% of their monthly benefit (the RBB, as defined above).

- 10 The RBB Policies, and other accompanying documents prepared by MLC, contained the statements extracted in Annexure B #1 to #53. By issuing the RBB Policies and accompanying documents, MLC represented at that time and continued to represent (**RBB Documentary Representations**) to each insured that:

- (a) MLC would assess insureds who made claims for the benefits to which the insured was entitled under their policy (including the RBB);
- (b) MLC would pay the RBB to insureds if they were eligible; and
- (c) MLC had appropriate systems and procedures in place to ensure that eligible insureds would be assessed for and paid the RBB.

- 11 Further, insureds reasonably expected and relied on MLC to act in utmost good faith, to assess their claims for entitlements under their RBB Policy. MLC's silence as to a given insured's entitlement to the RBB following a claim being made conveyed a representation to that insured that, by assessment with appropriate systems and procedures, they were not entitled to the RBB (**RBB Silence Representations**).

- 12 MLC's failures to provide the RBB to eligible insureds resulted from MLC's failure to have appropriate systems and controls, in particular, failures to train staff in respect of the RBB, have appropriate systems, policies and procedures in relation to the administration of the RBB and integrate the RBB into MLC's internal communication templates and programs.

- 13 MLC has reported to ASIC that, between 1999 and 1 July 2018, of 324 insureds who had undergone an approved rehabilitation program and were eligible for the RBB, 297 of those insureds were not paid the RBB. Those 297 insureds were collectively paid

¹ For example, a policy relevant to the SRA Breach is an "SRA Policy". Some of the Relevant Policies are relevant to more than one breach and may, for example, be both an SRA Policy and an RBB Policy.

\$6,387,440.95 (including interest) in remediation by MLC. For the Penalty Period, MLC paid \$6,005,671.88 (including interest) in remediation to 282 insureds.

C3. The Severe Rheumatoid Arthritis (SRA) Breaches (SRA Breaches)

- 14 The SRA Policies² provided cover for people who suffered from a defined “critical illness”, including SRA. For an insured to be classified as suffering SRA, they needed to satisfy the definition of SRA contained in their policy (**Old Definitions**).
- 15 The SRA Policies, and other accompanying documents prepared by MLC, contained the statements extracted in Annexure B #54 to #96. By issuing the SRA Policies, MLC represented at that time and continued to represent (**SRA Documentary Representations**) to each insured that:
 - (a) definitions of serious ailments would be updated within a reasonable time to remain appropriate with regard to current medical terminology and classification, treatment and diagnosis;
 - (b) whenever a definition was updated, that update would automatically be made to each insured’s extant policy; and
 - (c) MLC had appropriate systems and procedures in place to ensure that medical definitions would be updated to take into account advances in medical treatment and diagnostics.
- 16 Further, insureds reasonably expected and relied on MLC to act in utmost good faith, to update their definitions of medical conditions under their SRA Policy. MLC’s failure to update the Old Definitions thereby represented by silence to each insured, which continued for the term of the policy (and any renewal), that, by an assessment with appropriate systems and procedures, the Old Definitions remained appropriate with regard to current medical practice (**SRA Silence Representations**).
- 17 By 2014, MLC was aware that the Old Definitions relied on indicia that were inconsistent with medical practice, did not account for advances in the treatment of SRA and were therefore inappropriate for classifying a person as suffering SRA. Despite that knowledge, MLC did not update the Old Definitions for the PPP and MLCI policies until 30 June 2017 and the PF policies until April 2019. This was due in part to MLC’s failure to implement appropriate systems and controls to monitor the currency of its definitions under SRA Policies until at least June 2017.
- 18 Following the SRA Breaches, MLC updated the definition of SRA for policies held by 190,675 insureds and paid \$2,035,137.06 (including interest) in remediation to 12 insureds suffering SRA in respect of cover which it had failed to accurately assess. For the Penalty Period, MLC paid \$1,764,685.11 (including interest) in remediation to 8 insureds.

C4. The Mail Suppression Breaches (MS Breaches)

- 19 MLC administered communications with insureds under the MS Policies through a system called “**Eclipse**”, which generated automated correspondence to insureds concerning various matters. MLC was obliged to provide many of the communications under one or more of the applicable MS Policy, CA or ICA (see ss 1017B and 1017F of the CA, and s 59 of the ICA).
- 20 In certain circumstances, the Eclipse system required the automated communications to be suppressed manually by MLC personnel, which was achieved by MLC personnel switching on the “mail suppression flag” (the **Flag**). The Flag had to be manually switched off when the reason for suppression ended.

² The SRA Policies are listed in Annexure A and fall into three relevant types of policy: MLC Insurance (**MLCI**), MLC Personal Protection Portfolio (**PPP**); and Protectionfirst (**PF**).

- 21 From 2002 until around March 2018, MLC personnel switched on the Flag for 1,242 policies but then failed to switch off the Flag when the reason for the suppression ended. As a result, MLC failed to send mandatory correspondence to the insureds covered by those policies. Those insureds suffered various consequences including, by way of example, the cancellation of policies for non-payment of premiums despite not receiving Overdue / Dishonour Notices and being charged increased premiums despite not receiving Annual Renewal Notices.
- 22 The MS Breaches were caused by MLC's failure over the Relevant Period to have appropriate systems and controls, in particular, to restrict access to the Flag and train MLC personnel on its use, have appropriate monitoring in place to ensure the Flag was not accidentally left switched on, and appropriately monitor the Flag's use.
- 23 As a result of the conduct giving rise to the MS Breaches, MLC remediated at least 815 insureds in respect of 1,242 policies, including premium refunds to at least 707 insureds totalling \$4,070,853.62 (including interest). For the Penalty Period, MLC remediated at least 376 insureds in respect of 542 policies, including premium refunds to at least 337 insureds totalling \$1,705,070.54 (including interest).

C5. The Loan Cover (LC) Breaches (LC Breaches)

- 24 The LC Policies provide cover for repayments under loans to the insureds by the National Australia Bank (**NAB**). Premiums payable under LC Policies were paid in advance, either monthly or yearly. In certain circumstances the LC Policy would terminate on an early termination date (**Termination Date**), before the next date for payment of premiums (the **Paid-up Date**). In these circumstances the insured, by having paid their premium in advance, paid for a period of cover that they would not receive between the Termination Date and the Paid-up Date.
- 25 Where a LC Policy was terminated in advance of the Paid-up Date, the insured was required to be refunded a portion of the pre-paid premium by operation of a term or terms contained in that policy (the **Early Refund Term**). The amount to be refunded was calculated according to the "Early Cancellation Refund Rule" (the **ECRR**). The ECRR provided that, in the event of certain early terminations, the insured was to be refunded the pre-paid premiums attributable to the period from the Termination Date to the Paid-up Date. MLC administered the refund and applied the ECRR through certain automated administration systems (**Refund Systems**).
- 26 The LC Policies contained the statements extracted in Annexure B #97 to #112. By issuing the LC Policies, MLC represented at that time and continued to represent (**LC Representations**) to each insured that:
- (a) where an insured's policy was cancelled early, their refund would be calculated by the ECRR; and
 - (b) MLC had appropriate systems in place to ensure refunds were calculated by the ECRR and in accordance with the policy terms.
- 27 From 1 October 2006 to 15 August 2017 the Refund Systems were incorrectly configured; instead of calculating the refund from the Termination Date, the ECRR was configured to calculate the repayment from the end of the month in which the Termination Date occurred. MLC's failure to give effect to the ECRR was caused by a failure to implement appropriate systems and procedures to monitor and check the configuration of the Refund Systems to ensure they properly administered refunds to insureds.
- 28 As a result, 260,888 insureds were underpaid refunded premiums. Those 260,888 insureds were collectively paid \$5,063,791 (including interest) in remediation by MLC. For the Penalty Period, MLC paid \$584,393.95 (including interest) in remediation to 41,440 insureds.

D. Primary legal grounds for the relief sought

- 29 The RBB Documentary and Silence Representations (see Part C.2), SRA Documentary and Silence Representations (see Part C.3) and LC Representations (see Part C.5) (together, the **Representations**) were made in trade or commerce, and in connection with the supply or possible supply of financial services, or in connection with the promotion of the supply or use of financial services.
- 30 By reason of the matters in Part C above, the Representations were false and misleading. To the extent the Representations were as to future matters, ASIC relies on s 12BB(1) of the ASICA.
- 31 By reason of the foregoing, MLC contravened s 1041H of the CA, s 12DA of the ASICA and the following subsections of s 12DB(1) of the ASICA:
- (a) for the RBB Documentary and Silence Representations, and the SRA Documentary and Silence Representations: ss 12DB(1)(a), (e) and (i); and
 - (b) for the LC Representations: ss 12DB(1)(a), (e), (g) and (i).
- 32 Further or alternatively, each time MLC accepted payment for an RBB or LC Policy, by reason of the matters in Part C.2 and C.5, there were reasonable grounds for believing MLC would not be able to supply the financial services under the RBB or LC Policy as applicable within a reasonable time, and it thereby contravened s 12DI of the ASICA.
- 33 Further or alternatively, by each occasion of MLC's conduct in Part C.2 and C.4 above, MLC failed to act with utmost good faith in respect of the relevant insured, and thereby breached the implied term of utmost good faith implied into each of the Relevant Policies and s 13(2) of the ICA.
- 34 Further or alternatively, MLC's conduct in respect of the RBB, SRA, MS, and LC Breaches (see Parts C.2 to C.5) constitutes separately and together, a failure by MLC to do all things necessary to ensure the financial services covered by its AFSL were provided efficiently, honestly and fairly, within the meaning of s 912A(1)(a) of the CA.

E. Harm suffered and profit earned from the conduct

- 35 As a result of the matters referred to above, prior to remediation, MLC benefitted from a total of \$17,557,222.63 (including interest) during the Relevant Period, \$10,059,821.48 of which was within the Penalty Period. MLC's breaches of the CA, ASICA and ICA impacted a significant number of insureds, some of whom were likely to be vulnerable and likely to suffer hardship due to their personal circumstances.
- 36 In respect of the RBB and SRA Breaches, many of the insureds were likely to be vulnerable due to their inability to work caused by their injury or diagnosis with a critical illness (SRA), and therefore likely facing difficult personal circumstances. Those consumers were likely to have suffered hardship from being denied an eligible payment or benefit.
- 37 The insureds suffered inconvenience and financial loss equivalent to their remediation, which was ongoing up until the date they were remediated, which in some cases was over a decade after the relevant offending conduct.

Dated: 18 November 2021

This Concise Statement was prepared by C M Archibald, M P Costello and A R Di Stefano of Counsel and Webb Henderson

Certificate of lawyer

I Andrew John Christopher certify to the Court that, in relation to the Concise Statement filed on behalf of the Applicant, the factual and legal material available to me at present provides a proper basis for each allegation in the pleading.

Date: 18 November 2021



Signed by Andrew John Christopher
Lawyer for the Applicant

ANNEXURE A

#	Date	Relevant Policy	Doc ID	RBB	SRA	MS	LC
National LoanCover							
1.	Dec 1995	National LoanCover	MLC.0001.0001.0313				Yes
2.	Jul 1996	National LoanCover	MLC.0001.0001.0329				Yes
3.	Jul 1997	National LoanCover	MLC.0001.0001.0345				Yes
4.	Jul 1998	National LoanCover	MLC.0001.0001.0361				Yes
5.	Aug 2000	National LoanCover	MLC.0001.0001.0379				Yes
6.	Mar 2001	National LoanCover	MLC.0001.0001.0403				Yes
7.	Mar 2002	National LoanCover	MLC.0001.0001.0427				Yes
8.	Mar 2003	National LoanCover	MLC.0001.0001.0451				Yes
9.	May 2005	National LoanCover	MLC.0001.0001.0479				Yes
10.	Oct 2006	National LoanCover	MLC.0001.0001.0503				Yes
MLC Personal LoanCover							
11.	Feb 2008	MLC Personal LoanCover	MLC.0001.0001.0001				Yes
12.	May 2009	MLC Personal LoanCover	MLC.0001.0001.0030				Yes
NAB Personal LoanCover							
13.	3 Aug 2015	NAB Personal LoanCover	MLC.0001.0001.0146				Yes
14.	15 Aug 2016	NAB Personal LoanCover	MLC.0001.0001.0159				Yes
15.	3 Oct 2016	NAB Personal LoanCover	MLC.0001.0001.0183				Yes
16.	1 Jul 2017	NAB Personal LoanCover	MLC.0001.0001.0243				Yes

#	Date	Relevant Policy	Doc ID	RBB	SRA	MS	LC
Personal Protection Portfolio							
17.	9 Oct 2001	PPP	MLC.0048.0001.4258	Yes			
18.	16 Oct 2002	PPP	MLC.0048.0001.3462	Yes			
19.	Jan 2003	PPP	MLC.0048.0001.3580	Yes			
20.	11 Mar 2004	PPP	MLC.0048.0001.3740	Yes			
21.	12 Jan 2005	PPP	MLC.0048.0001.3660	Yes			
22.	Nov 2005	PPP	MLC.0048.0001.4028	Yes			
23.	May 2006	PPP	MLC.0048.0001.3820	Yes			
24.	Nov 2006	PPP	MLC.0048.0001.4134	Yes	Yes		
25.	13 Nov 2007	PPP	MLC.0048.0001.5387	Yes	Yes		
26.	20 Oct 2008	PPP	MLC.0048.0001.5670 MLC.0048.0001.5842	Yes	Yes		
27.	7 Sep 2009	PPP	MLC.0048.0001.5635	Yes			
28.	17 Oct 2011	PPP	MLC.0134.0003.8666	Yes	Yes		
29.	1 Oct 2012	PPP	MLC.0153.0002.0275	Yes	Yes		
30.	16 May 2014	PPP	MLC.0048.0001.4690	Yes	Yes		
31.	3 Oct 2016	PPP	MLC.0048.0001.5152	Yes	Yes		
32.	30 Jun 2017	PPP	MLC.0038.0003.6130	Yes	Yes		
33.	9 Oct 2017	PPP	MLC.0127.0001.2244	Yes	Yes		
34.	1 Nov 2019	PPP	MLC.0038.0003.4992	Yes	Yes		

#	Date	Relevant Policy	Doc ID	RBB	SRA	MS	LC
Protectionfirst							
35.	May 2007	PF	MLC.0184.0003.0001	Yes		Yes	
36.	4 Oct 2007	PF	MLC.0184.0003.0129	Yes		Yes	
37.	4 Oct 2007	PF	MLC.0184.0003.0156		Yes	Yes	
38.	16 May 2008	PF	MLC.0184.0003.0227	Yes		Yes	
39.	16 May 2008	PF	MLC.0184.0003.0191		Yes	Yes	
40.	17 Oct 2008	PF	MLC.0184.0003.0289	Yes		Yes	
41.	17 Oct 2008	PF	MLC.0184.0003.0255		Yes	Yes	
42.	2 Apr 2009	PF	MLC.0038.0003.7061	Yes		Yes	
43.	2 Apr 2009	PF	MLC.0184.0003.0352		Yes	Yes	
44.	25 Sep 2009	PF	MLC.0038.0002.7729	Yes		Yes	
45.	25 Sep 2009	PF	MLC.0184.0001.0033		Yes	Yes	
46.	2 Oct 2010	PF	MLC.0038.0003.4781	Yes		Yes	
47.	Jun 2014	PF	MLC.0038.0003.6929	Yes		Yes	
48.	Jun 2014	PF	MLC.0126.0001.1537		Yes	Yes	
49.	Jul 2016	PF	MLC.0038.0003.6961	Yes		Yes	
50.	Jul 2016	PF	MLC.0126.0001.1609		Yes	Yes	
51.	Jun 2017	PF	MLC.0038.0002.5451	Yes		Yes	
52.	Jul 2017	PF	MLC.0126.0001.1753		Yes	Yes	
53.	16 Apr 2019	PF	MLC.0038.0002.7761	Yes		Yes	
54.	16 Apr 2019	PF	MLC.0038.0002.7921		Yes	Yes	

#	Date	Relevant Policy	Doc ID	RBB	SRA	MS	LC
55.	1 Nov 2019	PF	MLC.0038.0003.7025	Yes		Yes	
56.	1 Nov 2019	PF	MLC.0126.0001.1905		Yes	Yes	
MLC Insurance							
57.	5 Sep 2011	MLCI	MLC.0038.0003.4571	Yes	Yes	Yes	
58.	5 Mar 2012	MLCI	MLC.0038.0003.2356	Yes	Yes	Yes	
59.	10 Sep 2012	MLCI	MLC.0038.0003.2621	Yes	Yes	Yes	
60.	4 Mar 2013	MLCI	MLC.0038.0003.2894	Yes	Yes	Yes	
61.	2 Jun 2014	MLCI	MLC.0038.0003.3168	Yes	Yes	Yes	
62.	3 Oct 2016	MLCI	MLC.0038.0003.3449	Yes	Yes	Yes	
63.	30 Jun 2017	MLCI	MLC.0038.0003.3730	Yes	Yes	Yes	
64.	9 Oct 2017	MLCI	MLC.0038.0003.4011	Yes	Yes	Yes	
65.	16 Apr 2019	MLCI	MLC.0038.0003.4292	Yes	Yes	Yes	
NAFM							
66.	1999	NAFM	MLC.0038.0003.4925	Yes			
67.	1 Oct 2000	NAFM	MLC.0051.0001.0054	Yes			
MLC Insurance (Super)							
68.	4 Mar 2013	MLCI (Super)	WNM.0013.0007.7154			Yes	
69.	2 Jun 2014	MLCI (Super)	WNM.0013.0007.7657			Yes	
70.	3 Oct 2016	MLCI (Super)	MLC.0133.0003.3483			Yes	
71.	30 Jun 2017	MLCI (Super)	WNM.0012.0016.0585			Yes	
72.	9 Oct 2017	MLCI (Super)	WNM.0012.0016.1017			Yes	

#	Date	Relevant Policy	Doc ID	RBB	SRA	MS	LC
73.	16 Apr 2019	MLCI (Super)	MLC.0134.0005.6774			Yes	

ANNEXURE B

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
RBB Breaches						
1.	1999	NAFM	National Protection Plan Policy Document – National Income Protection, National Income Protection Plus, National Business Expenses	MLC.0038.0003.4925	<p>Rehabilitation Bonus</p> <p>National Income ProtectionX</p> <p>National Income Protection Plus✓</p> <p>National Business ExpensesX</p> <p>If you are receiving a Monthly Benefit and the Life Insured participates in a Commonwealth or State Government rehabilitation program approved by us, an additional 50% of the Monthly Benefit will be paid for each month (accruing on a daily basis) the Life Insured participates in the approved program for up to a maximum of six (6) months. The Rehabilitation Bonus will only be paid if payment of the benefit is not regulated under the National Health Act 1953 or by the Health Insurance Act 1973.</p>	.4934
2.	2000	NAFM	National Protection Plan Policy Document – National Income Protection, National Income Protection Plus, National Business Expenses	MLC.0051.0001.0054	<p>Rehabilitation Bonus</p> <p>National Income ProtectionX</p> <p>National Income Protection Plus✓</p> <p>National Business ExpensesX</p> <p>If you are receiving a Monthly Benefit and the Life Insured participates in a Commonwealth or State Government rehabilitation program approved by us, an additional 50% of the Monthly Benefit will be paid for each month (accruing on a daily basis) the Life Insured participates in the approved program for up to a maximum of six (6) months. The Rehabilitation Bonus will only be paid if payment of the benefit is not regulated under the National Health Act 1953 or by the Health Insurance Act 1973.</p>	.0063

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
3.	2 Aug 2000	NAFM	National Protection Plan – Customer Information Brochure: National Term Life, National Income Protection, National Income Protection Plus, National Business Expenses (Non-Policy Document)	MLC.0051.0001.0099	National Income Protection Plus <i>National Income Protection Plus provides the following additional Benefits:</i> ... <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.0108
					Rehabilitation Bonus <i>National Income Protection</i>X <i>National Income Protection Plus</i>✓ If you are Totally Disabled and participate in a Commonwealth or State Government rehabilitation program approved by National Financial Management, the Policy will pay an additional 50% of your Monthly Benefit for each month (accruing on a daily basis) you participate in the approved program for a period of up to six (6) months.	.0113
4.	2 Aug 2001	NAFM	National Protection Plan: Customer Information Brochure: National Term Life, National Income Protection, National Income Protection Plus, National Business	MLC.0038.0003.4945	National Income Protection Plus <i>National Income Protection Plus provides the following additional Benefits:</i> ... <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.4954

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
			Expenses (Non-Policy Document)		<p>Rehabilitation Bonus</p> <p>National Income ProtectionX</p> <p>National Income Protection Plus✓</p> <p>If you are Totally Disabled and participate in a Commonwealth or State Government rehabilitation program approved by National Financial Management, the Policy will pay an additional 50% of your Monthly Benefit for each month (accruing on a daily basis) you participate in the approved program for a period of up to six (6) months.</p>	.4959
5.	1 Oct 2001	PPP	MLC Personal Protection Portfolio – Customer Information Brochure (Non-Policy Document)	MLC.0048.0001.1243	<p>Rehabilitation Bonus</p> <p><i>This benefit applies if you have chosen Income Protection Plus.</i></p> <p><i>If we are paying you rehabilitation benefits, then subject to our approval, your benefits may be increased by 50% for up to six months.</i></p>	.1267
6.	1 Oct 2001	PPP	MLC Personal Protection Portfolio – Customer Information Brochure (AON) (Non-Policy Document)	MLC.0048.0001.0396	<p>Rehabilitation Bonus</p> <p><i>This benefit applies if you have chosen Income Protection Plus.</i></p> <p><i>If we are paying you rehabilitation benefits, then subject to our approval, your benefits may be increased by 50% for up to 6 months.</i></p>	.0420

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
7.	9 Oct 2001	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.4258	Rehabilitation Bonus <i>If the life insured is receiving benefits for rehabilitation we will pay an additional benefit for up to a maximum of 6 months.</i> <i>The additional amount we will pay each month will be fifty percent of the monthly benefit for rehabilitation.</i>	.4328
					Only one benefit payable at a time <i>We will only pay one benefit at a time except for the following benefits:</i> [...] <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.4335
8.	1 Jan 2002	PPP	MLC Personal Protection Portfolio – Customer Information Brochure (Non-Policy Document)	MLC.0048.0001.1299	MLC's claims philosophy [...] <ul style="list-style-type: none"> • <i>Whilst protecting the interests of all policy owners, we will assess claims promptly and fairly.</i> 	.1306
					Rehabilitation bonus <i>This benefit applies if you have chosen Income Protection Plus.</i> <i>If we are paying you rehabilitation benefits, then subject to our approval, your benefits may be increased by 50% for up to six months.</i>	.1323

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
9.	1 Jan 2002	PPP	MLC Personal Protection Portfolio – Customer Information Brochure (AON) (Non-Policy Document)	MLC.0048.0001.0452	<i>MLC's claims philosophy</i> [...] <ul style="list-style-type: none"> <i>Whilst protecting the interests of all policy owners, we will assess claims promptly and fairly.</i> 	.0459
					<i>Rehabilitation Bonus</i> <i>This benefit applies if you have chosen Income Protection Plus.</i> <i>If we are paying you rehabilitation benefits, then subject to our approval, your benefits may be increased by 50% for up to six months.</i>	.0476
10.	1 Feb 2002	PPP	"Good news announcement" – Good news for Personal Protection Portfolio and Life Cover Super clients (Non-Policy Document)	MLC.0029.0001.1825	<i>Rehabilitation bonus</i> <i>This new benefit is added to Income Protection Plus.</i> [...] <i>To further assist, where we agree, we will pay you an extra 50% of your monthly benefit for up to six months of your claim.</i>	.1827
					<i>Rehabilitation Bonus</i> <i>If the life insured is receiving benefits for rehabilitation we will pay an additional benefit for up to a maximum of six months.</i> <i>The additional amount we will pay each month will be fifty percent of the monthly benefit for rehabilitation.</i>	.1829

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>Only one benefit payable at a time</p> <p><i>We will only pay one benefit at a time except for the following benefits</i></p> <p>[...]</p> <ul style="list-style-type: none"> • <i>Rehabilitation bonus</i> 	.1830
11.	1 Oct 2002	PPP	MLC Personal Protection Portfolio – Customer Information Brochure (Non-Policy Document)	MLC.0048.0001.1119	<p>MLC's claims philosophy</p> <p>[...]</p> <ul style="list-style-type: none"> • <i>Whilst protecting the interests of all policy owners, we will assess claims promptly and fairly.</i> 	.1127
					<p>Rehabilitation bonus</p> <p><i>This benefit applies if you have chosen Income Protection Plus.</i></p> <p><i>If we are paying you rehabilitation benefits, then subject to our approval, your benefits may be increased by 50% for up to 6 months.</i></p> <p><i>You cannot get this benefit if double benefits for specified sicknesses (under the extra benefits option...if applicable) are payable during the same period.</i></p>	.1146
12.	16 Oct 2002	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.3462	<p>Rehabilitation Bonus</p> <p><i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 6 months.</i></p> <p><i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i></p>	.3542

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the following benefits:</i> [...] <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.3549
					Claim requirements <i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i> [...] <i>Your Benefit will be reviewed regularly. We may require further proof of disability if it continues.</i>	.3550-.3551
13.	Jan 2003	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.3580	Rehabilitation Bonus <i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 6 months.</i> <i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i>	.3632
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the following Benefits:</i> [...] <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.3638
					Claim requirements	.3639-.4340

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i></p> <p>[...]</p> <p><i>Your Benefit will be reviewed regularly. We may require further proof of disability if it continues.</i></p>	
14.	30 May 2003	PPP	MLC Personal Protection Portfolio – Customer Information Brochure (AMA) (Non-Policy Document)	MLC.0048.0001.0147	<p><i>MLC's claims philosophy</i></p> <p>[...]</p> <p><i>We aim to maintain open and honest communication regarding issues of concern.</i></p>	.0155
					<p><i>Rehabilitation Bonus</i></p> <p><i>This benefit applies if you have chosen Income Protection Plus.</i></p> <p><i>If we are paying you rehabilitation benefits, then subject to our approval, your benefits may be increased by 50% for up to 6 months.</i></p> <p><i>You cannot get this benefit if double benefits for specified sicknesses (under the extra benefits option...if applicable) are payable during the same period.</i></p>	.0174
15.	11 Mar 2004	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.3740	<p><i>Rehabilitation Bonus</i></p> <p><i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 6 months.</i></p> <p><i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i></p>	.3792

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the following Benefits:</i> [...] <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.3798
					Claim requirements <i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i> [...] <i>Your Benefit will be reviewed regularly. We may require further proof of disability if it continues.</i>	.3799-.3800
16.	12 Jan 2005	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.3660	Rehabilitation Bonus <i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 6 months.</i> <i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i>	.3712
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the following Benefits:</i> [...] <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.3718
					Claim requirements	.3719-.3720

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i></p> <p>[...]</p> <p><i>Your Benefit will be reviewed regularly. We may require further proof of disability if it continues.</i></p>	
17.	Nov 2005	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.4028	<p>Rehabilitation Bonus</p> <p><i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 6 months.</i></p> <p><i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i></p>	.4093; .4108
					<p>Only one Benefit payable at a time</p> <p><i>We will only pay one Benefit at a time except for the following Benefits:</i></p> <p>[...]</p> <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.4100; .4114
					<p>Claim requirements</p> <p><i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i></p> <p>[...]</p> <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof of disability if it continues.</i> 	.4102; .4115
18.	21 Nov 2005	PPP	“Good news announcement” – Good	MLC.0048.0001.0058	Increase in the Rehabilitation Bonus	.0064

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
			news for clients of: Personal Protection Portfolio and Life Cover Super (Non-Policy Document)		<p><i>The maximum additional benefit payable has increased from 6 to 12 months where the Life Insured is receiving benefits for Rehabilitation.</i></p> <p>New Policy Wording</p> <p>MLC Personal Protection Portfolio</p> <p>[...]</p> <p>Rehabilitation Bonus</p> <p><i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i></p> <p><i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i></p>	.0074
19.	May 2006	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.3820	<p>Rehabilitation Bonus</p> <p><i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i></p> <p><i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i></p>	.3891; .3907
					<p>Only one Benefit payable at a time</p> <p><i>We will only pay one Benefit at a time except for the following Benefits:</i></p> <p>[...]</p> <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.3898; .3913-.3914
					Claim requirements	.3900; .3914-.3915

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</p> <p>[...]</p> <ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof of disability if it continues. 	
20.	Nov 2006	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.4134	<p>Rehabilitation Bonus</p> <p>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</p> <p>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</p>	.4215; .4231
					<p>Only one Benefit payable at a time</p> <p>We will only pay one Benefit at a time except for the following Benefits:</p> <p>[...]</p> <ul style="list-style-type: none"> Rehabilitation Bonus 	.4222; .4238
					<p>Claim requirements</p> <p>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</p> <p>[...]</p> <ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof of disability if it continues. 	.4224; .4238-.4239

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
21.	May 2007	PF	Aviva Protectionfirst range – Policy document for Aviva Protection Income Gold, Aviva Protection Income Excell, Aviva Protection Income Business Expenses	MLC.0184.0003.0001	C.6 Rehabilitation Income Benefit <i>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</i>	.0012
22.	4 Oct 2007	PF	Aviva Protectionfirst range – Policy document for Aviva Protection Gold, Aviva Protection Income Excell, Aviva Protection Income Business Expenses	MLC.0184.0003.0129	C.6 Rehabilitation Income Benefit <i>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</i>	.0139
23.	13 Nov 2007	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.5387	Rehabilitation Bonus <i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i> <i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i>	.5550; .5599
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the following Benefits:</i> [...] • Rehabilitation Bonus	.5564
					Claim requirements	.5566; .5601

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i></p> <p>[...]</p> <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof of disability if it continues.</i> 	
24.	16 May 2008	PF	Protection <i>first</i> range – Policy document for Aviva Protection Gold, Aviva Protection Income Excell, Aviva Protection Income Business Expenses	MLC.0184.0003.0227	<p>C.6 Rehabilitation Income Benefit</p> <p><i>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</i></p>	.0238
25.	17 Oct 2008	PF	Protection <i>first</i> range - Policy document for Aviva Protection Income Gold, Aviva Protection Income Excell, Aviva Protection Income Daily Living, Aviva Protection Income Business Expenses	MLC.0184.0003.0289	<p>C.6 Rehabilitation Income Benefit</p> <p><i>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and up for 12 Months for any one period of Total Disability.</i></p>	.0301
26.	20 Oct 2008	PPP	MLC Personal Protection Portfolio - Policy Document (Parts 1 & 2)	MLC.0048.0001.5670 MLC.0048.0001.5842	<p>Rehabilitation Bonus</p> <p><i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i></p> <p><i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i></p>	.5834; .5872; .5910

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the following Benefits:</i> [...] <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.5847; .5886
					Claim requirements <i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i> [...] <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof of disability if it continues.</i> 	.5849; .5887; .5912
27.	2 Apr 2009	PF	Protectionfirst range - Policy document for Aviva Protection Income Gold, Aviva Protection Income Excell, Aviva Protection Daily Living, Aviva Protection Income Business Expenses	MLC.0038.0003.7061	C.6 Rehabilitation Income Benefit <i>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</i>	.7073
28.	7 Sep 2009	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.5635	Rehabilitation Bonus <i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i> <i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i>	.5665
					Claim requirements	.5667

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</p> <p>[...]</p> <ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof of disability if it continues. 	
29.	25 Sep 2009	PF	Protectionfirst range – Policy document for Aviva Protection Income Gold, Aviva Protection Income Excell, Aviva Protection Daily Living, Aviva Protection Income Business Expenses	MLC.0038.0002.7729	<p>C.7 Rehabilitation Income Benefit</p> <p>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</p>	.7741
30.	2 Oct 2010	PF	Protectionfirst range – Policy document for MLC Protection – Income Gold, MLC Protection – Income Excell, MLC Protection – Income Daily Living, MLC Protection – Income Business Expenses	MLC.0038.0003.4781	<p>C.7 Rehabilitation Income Benefit</p> <p>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</p>	.4793
31.	5 Sep 2011	MLCI	MLC Insurance Policy Document	MLC.0038.0003.4571	<p>Rehabilitation Bonus</p> <p>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months.</p> <p>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</p>	.4702; .4729; .4756

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the Rehabilitation Expense Benefit and the Rehabilitation Bonus.</i>	.4721; .4747; .4772
					All types of insurance <i>We will pay a Benefit when we have proof satisfactory to us:</i> <ul style="list-style-type: none"> • <i>that all the events entitling You to payment of the Benefit have happened; and</i> • <i>of the Life Insured's age.</i> 	.4579
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection Platinum insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.4721
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof the Life insured remains Disabled during any period You are paid a Benefit.</i> 	.4747

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection (Special Risk) insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit. 	.4772
32.	17 Oct 2011	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0134.0003.8666	Rehabilitation Bonus <i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i> <i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i>	.8773; .8795
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the following Benefits:</i> [...] <ul style="list-style-type: none"> Rehabilitation Bonus 	.8780; .8802
					Claim requirements <i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i> [...]	.8782

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof of disability if it continues. 	
33.	5 Mar 2012	MLCI	MLC Insurance Policy Document	MLC.0038.0003.2356	<p>Rehabilitation Bonus</p> <p><i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months.</i></p> <p><i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i></p>	.2541; .2569; .2596
					<p>Only one Benefit payable at a time</p> <p><i>We will only pay one Benefit at a time except for the Rehabilitation Expense Benefit and the Rehabilitation Bonus.</i></p>	.2561; .2587; .2612
					<p>All types of insurance</p> <p><i>We will pay a Benefit when we have proof satisfactory to us:</i></p> <ul style="list-style-type: none"> that all the events entitling You to payment of the Benefit have happened; and of the Life Insured's age. 	.2364
					<p>Claim requirements</p> <p><i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection Platinum insurance, the following additional requirements apply:</i></p> <p>[...]</p>	.2560-.2561

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	
					<p>Claim requirements</p> <p><i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection insurance, the following additional requirements apply:</i></p> <p>[...]</p> <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life insured remains Disabled during any period You are paid a Benefit.</i> 	.2587
					<p>Claim requirements</p> <p><i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection (Special Risk) insurance, the following additional requirements apply:</i></p> <p>[...]</p> <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.2612
34.	10 Sept 2012	MLCI	MLC Insurance Policy Document	MLC.0038.0003.2621	<p>All types of insurance</p> <p><i>We will pay a Benefit when we have proof satisfactory to us:</i></p> <ul style="list-style-type: none"> <i>that all the events entitling You to payment of the Benefit have happened; and</i> <i>of the Life Insured's age.</i> 	.2629

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Rehabilitation Bonus <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months.</i> <i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.2813; .2843; .2869
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the Rehabilitation Expense Benefit and the Rehabilitation Bonus.</i>	.2835; .2861; .2885
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection Platinum insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.2834
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life insured remains Disabled during any period You are paid a Benefit.</i> 	.2861

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection (Special Risk) insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit. 	.2884-.2885
35.	1 Oct 2012	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0153.0002.0275	Rehabilitation Bonus <i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i> <i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i>	.0388; .0410; .0431; .0450
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the following Benefits:</i> [...] <ul style="list-style-type: none"> Rehabilitation Bonus 	.0397; .0419; .0439; .0458
					Claim requirements <i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i> [...]	.0399; .0421; .0442; .0459

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof of disability if it continues. 	
36.	4 Mar 2013	MLCI	MLC Insurance Policy Document	MLC.0038.0003.2894	<p>All types of insurance</p> <p>We will pay a Benefit when we have proof satisfactory to us:</p> <ul style="list-style-type: none"> that all the events entitling You to payment of the Benefit have happened; and of the Life Insured's age. 	.2902
					<p>Rehabilitation Bonus</p> <p>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months.</p> <p>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</p>	.3088; .3117; .3143
					<p>Only one Benefit payable at a time</p> <p>We will only pay one Benefit at a time except for the Rehabilitation Expense Benefit and the Rehabilitation Bonus.</p>	.3109; .3135; .3159
					<p>Claim requirements</p> <p>General claim requirements are outlined earlier in this Policy Document. For this Income Protection Platinum insurance, the following additional requirements apply:</p> <p>[...]</p> <ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit. 	.3109

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life insured remains Disabled during any period You are paid a Benefit.</i> 	.3135
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection (Special Risk) insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.3158-.3159
37.	16 May 2014	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.4690	Rehabilitation Bonus <i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i> <i>The additional amounts we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i> <i>This Benefit is not available if the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014.</i>	.4810-.4811; .4833-.4834; .4855-.4856; .4874-.4875

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>Only one Benefit payable at a time</p> <p><i>We will only pay one Benefit at a time except for the following Benefits:</i></p> <p>[...]</p> <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.4819; .4842; .4863; .4882
					<p>Claim requirements</p> <p><i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i></p> <p>[...]</p> <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof of disability if it continues.</i> 	.4821- .4822; .4844- .4845; .4866; .4883
38.	2 Jun 2014	MLCI	MLC Insurance Policy Document	MLC.0038.0003.3168	<p>All types of insurance</p> <p><i>We will pay a Benefit when we have proof satisfactory to us:</i></p> <ul style="list-style-type: none"> • <i>that all the events entitling You to payment of the Benefit have happened; and</i> • <i>of the Life Insured's age.</i> 	.3176
					<p>Rehabilitation Bonus (This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection Platinum insurance first commenced after 30 June 2014.)</p> <p><i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months.</i></p>	.3367

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	
					<i>Rehabilitation Bonus (This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection insurance first commenced after 30 June 2014.)</i> <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months.</i> <i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.3397
					<i>Rehabilitation Bonus (This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection (Special Risk) insurance first commenced after 30 June 2014.)</i> <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional Benefit for up to a maximum of 12 months.</i> <i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.3424
					<i>Only one Benefit payable at a time</i> <i>We will only pay one Benefit at a time except for the Rehabilitation Expense Benefit and the Rehabilitation Bonus.</i>	.3388; .3415; .3441
					<i>Claim requirements</i>	.3388

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection Platinum insurance, the following additional requirements apply:</i></p> <p>[...]</p> <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	
					<p>Claim requirements</p> <p><i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection insurance, the following additional requirements apply:</i></p> <p>[...]</p> <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life insured remains Disabled during any period You are paid a Benefit.</i> 	.3415
					<p>Claim requirements</p> <p><i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection (Special Risk) insurance, the following additional requirements apply:</i></p> <p>[...]</p> <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.3440

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
39.	Jun 2014	PF	Protectionfirst range – Policy document for MLC Protection – Income Gold, MLC Protection – Income Excell, MLC Protection – Income Daily Living, MLC Protection – Income Business Expenses	MLC.0038.0003.6929	C.7 Rehabilitation Income Benefit <i>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</i>	.6941
40.	Jul 2016	PF	Protectionfirst range – Policy document for MLC Protection – Income Gold, MLC Protection -Income Excell, MLC Protection – Income Daily Living, MLC Protection – Income Business Expenses	MLC.0038.0003.6961	C.7 Rehabilitation Income Benefit <i>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</i>	.6973
41.	3 Oct 2016	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.5152	Rehabilitation Bonus <i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i> <i>The additional amounts we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i> <i>This Benefit is not available if the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014.</i>	.5272- .5273; .5295- .5296; .5317; .5336-.5337

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>Only one Benefit payable at a time</p> <p>We will only pay one Benefit at a time except for the following Benefits:</p> <p>[...]</p> <ul style="list-style-type: none"> Rehabilitation Bonus 	.5281; .5304; .5325; .5344
					<p>Claim requirements</p> <p>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</p> <p>[...]</p> <ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof of disability if it continues. 	.5283- .5284; .5306- .5307; .5328; .5345
42.	3 Oct 2016	MLCI	MLC Insurance Policy Document	MLC.0038.0003.3449	<p>All types of insurance</p> <p>We will pay a Benefit when we have proof satisfactory to us:</p> <ul style="list-style-type: none"> that all the events entitling You to payment of the Benefit have happened; and of the Life Insured's age. 	.3457
					<p>Rehabilitation Bonus</p> <p>(This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection Platinum insurance first commenced after 30 June 2014.)</p> <p>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay</p>	.3648

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>You an additional benefit for up to a maximum of 12 months.</p> <p>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</p>	
					<p>Rehabilitation Bonus</p> <p>(This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection insurance first commenced after 30 June 2014.)</p> <p>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months. The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</p>	.3678
					<p>Rehabilitation Bonus</p> <p>(This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection (Special Risk) insurance first commenced after 30 June 2014.)</p> <p>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional Benefit for up to a maximum of 12 months. The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</p>	.3705
					<p>Only one Benefit payable at a time</p> <p>We will only pay one Benefit at a time except for the Rehabilitation Expense Benefit and the Rehabilitation Bonus.</p>	.3669; .3696; .3722

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection Platinum insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.3669
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof the Life insured remains Disabled during any period You are paid a Benefit.</i> 	.3696
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection (Special Risk) insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.3721

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
43.	30 Jun 2017	MLCI	MLC Insurance Policy Document	MLC.0038.0003.3730	<i>All types of insurance</i> <i>We will pay a Benefit when we have proof satisfactory to us:</i> <ul style="list-style-type: none"> <i>that all the events entitling You to payment of the Benefit have happened; and</i> <i>of the Life Insured's age.</i> 	.3738
					<i>Rehabilitation Bonus</i> <i>(This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection Platinum insurance first commenced after 30 June 2014.)</i> <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months.</i> <i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.3929
					<i>Rehabilitation Bonus</i> <i>(This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection insurance first commenced after 30 June 2014.)</i> <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months. The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.3959

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Rehabilitation Bonus <i>(This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection (Special Risk) insurance first commenced after 30 June 2014.)</i> <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional Benefit for up to a maximum of 12 months. The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.3985
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the Rehabilitation Expense Benefit and the Rehabilitation Bonus.</i>	.3950; .3978; .4002
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection Platinum insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.3950
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection insurance, the following additional requirements apply:</i>3977

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life insured remains Disabled during any period You are paid a Benefit.</i> 	
					<p>Claim requirements</p> <p><i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection (Special Risk) insurance, the following additional requirements apply:</i></p> <p>...</p> <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.4002
44.	30 Jun 2017	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0038.0003.6130	<p>Rehabilitation Bonus</p> <p><i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i></p> <p><i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i></p> <p><i>This Benefit is not available if the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014.</i></p>	.6253; .6277; .6300; .6320
					<p>Only one Benefit payable at a time</p> <p><i>We will only pay one Benefit at a time except for the following Benefits:</i></p> <p>[...]</p> <ul style="list-style-type: none"> <i>Rehabilitation Bonus</i> 	.6262; .6286; .6308; .6328

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>Claim requirements</p> <p><i>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</i></p> <p>[...]</p> <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof of disability if it continues.</i> 	.6264; .6288; .6310- .3611; .6329
45.	Jun 2017	PF	Protectionfirst range – Policy document for MLC Protection – Income Gold, MLC Protection – Income Excell, MLC Protection – Income Daily Living, MLC Protection – Income Business Expenses	MLC.0038.0002.5451	<p>C.7 Rehabilitation Income Benefit</p> <p><i>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</i></p>	.5463
46.	9 Oct 2017	PPP	MLC Personal Protection Portfolio - Policy Document	MLC.0127.0001.2244	<p>Rehabilitation Bonus</p> <p><i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i></p> <p><i>The additional amounts we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i></p> <p><i>This Benefit is not available if the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014.</i></p>	.2363; .2387; .2410; .2430

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>Only one Benefit payable at a time</p> <p>We will only pay one Benefit at a time except for the following Benefits:</p> <p>[...]</p> <ul style="list-style-type: none"> • Rehabilitation Bonus 	.2372; .2396; .2418; .2438
					<p>Claim requirements</p> <p>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</p> <p>[...]</p> <ul style="list-style-type: none"> • Your Benefit will be reviewed regularly. We may require further proof of disability if it continues. 	.2374; .2398; .2420- .2421; .2439
47.	9 Oct 2017	MLCI	MLC Insurance - Policy Document	MLC.0038.0003.4011	<p>All types of insurance</p> <p>We will pay a Benefit when we have proof satisfactory to us:</p> <ul style="list-style-type: none"> • that all the events entitling You to payment of the Benefit have happened; and • of the Life Insured's age. 	.4019
					<p>Rehabilitation Bonus</p> <p>(This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection Platinum insurance first commenced after 30 June 2014.)</p> <p>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12</p>	.4210

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<i>months. The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	
					Rehabilitation Bonus (This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection insurance first commenced after 30 June 2014.) <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months.</i> <i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.4240
					Rehabilitation Bonus (This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection (Special Risk) insurance first commenced after 30 June 2014.) <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional Benefit for up to a maximum of 12 months.</i> <i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.4266
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the Rehabilitation Expense Benefit and the Rehabilitation Bonus.</i>	.4231; .4258; .4284

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection Platinum insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.4231
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof the Life insured remains Disabled during any period You are paid a Benefit.</i> 	.4258
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection (Special Risk) insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> • <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.4283

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
48.	16 Apr 2019	MLCI	MLC Insurance Policy Document	MLC.0038.0003.4292	<i>All types of insurance</i> <i>We will pay a Benefit when we have proof satisfactory to us:</i> <ul style="list-style-type: none"> • <i>that all the events entitling You to payment of the Benefit have happened; and</i> • <i>of the Life Insured's age.</i> 	.4300
					<i>Rehabilitation Bonus</i> <i>(This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection Platinum insurance first commenced after 30 June 2014.)</i> <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months.</i> <i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.4486
					<i>Rehabilitation Bonus</i> <i>(This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection insurance first commenced after 30 June 2014.)</i> <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional benefit for up to a maximum of 12 months.</i> <i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.4518

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					Rehabilitation Bonus <i>(This benefit is not available if the Policy is owned by a superannuation trustee and the Income Protection (Special Risk) insurance first commenced after 30 June 2014.)</i> <i>If You are receiving Disability Benefits while the Life Insured is undergoing Rehabilitation, we will pay You an additional Benefit for up to a maximum of 12 months.</i> <i>The additional benefit we will pay each month will be 50% of the Disability Benefit being paid.</i>	.4545
					Only one Benefit payable at a time <i>We will only pay one Benefit at a time except for the Rehabilitation Expense Benefit and the Rehabilitation Bonus.</i>	.4509; .4537; .4563
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection Platinum insurance, the following additional requirements apply:</i> [...] <ul style="list-style-type: none"> <i>Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit.</i> 	.4509
					Claim requirements <i>General claim requirements are outlined earlier in this Policy Document. For this Income Protection insurance, the following additional requirements apply:</i>	.4537

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>[...]</p> <ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof the Life insured remains Disabled during any period You are paid a Benefit. 	
					<p>Claim requirements</p> <p>General claim requirements are outlined earlier in this Policy Document. For this Income Protection (Special Risk) insurance, the following additional requirements apply:</p> <p>[...]</p> <ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof the Life Insured remains Disabled during any period You are paid a Benefit. 	.4563
49.	16 Apr 2019	PF	Protectionfirst range – Policy document for MLC Protection – Income Gold, MLC Protection – Income Excell, MLC Protection – Income Daily Living, MLC Protection – Income Business Expenses	MLC.0038.0002.7761	<p>C.7 Rehabilitation Income Benefit</p> <p>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</p> <p>While this benefit is being paid:</p> <ol style="list-style-type: none"> Any income generated from engaging in Rehabilitative Employment will be ignored for the purposes of any provision of this Policy; and you will be deemed to be Totally Disabled notwithstanding provision F.61 b). 	.7776

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
50.	1 Nov 2019	PF	Protectionfirst range – Policy document for MLC Protection – Income Gold, MLC Protection – Income Excell, MLC Protection – Income Daily Living, MLC Protection – Income Business Expenses	MLC.0038.0003.7025	<p>C.7 Rehabilitation Income Benefit</p> <p><i>When you are Totally Disabled and you choose to engage in Rehabilitative Employment, we will increase the Monthly Claim by 50%. This benefit will be paid while Rehabilitative Employment continues, and for up to 12 Months for any one period of Total Disability.</i></p> <p><i>While this benefit is being paid:</i></p> <ul style="list-style-type: none"> <i>i. Any income generated from engaging in Rehabilitative Employment will be ignored for the purposes of any provision of this Policy; and</i> <i>ii. you will be deemed to be Totally Disabled not withstanding provision F.66.</i> 	.7040
51.	1 Nov 2019	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0038.0003.4992	<p>Rehabilitation Bonus</p> <p><i>If the Life Insured is receiving Benefits for Rehabilitation, we will pay an additional Benefit for up to a maximum of 12 months.</i></p> <p><i>The additional amount we will pay each month will be 50% of the Monthly benefit for Rehabilitation.</i></p> <p><i>This Benefit is not available if the Policy is owned by a superannuation trustee and the insurance first commenced after 30 June 2014.</i></p>	.5126; .5153; .5179; .5202
					<p>Only one Benefit payable at a time</p> <p><i>We will only pay one Benefit at a time except for the following Benefits:</i></p> <p>[...]</p> <ul style="list-style-type: none"> • <i>Rehabilitation Bonus</i> 	.5137; .5164; .5188; .5212

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>Claim requirements</p> <p>General claim requirements are outlined earlier in this Policy. For this type of insurance, the following special requirements apply:</p> <p>[...]</p> <ul style="list-style-type: none"> Your Benefit will be reviewed regularly. We may require further proof of disability if it continues. 	.5139; .5166; .5191; .5213
52.	14 May 2021	MLCI	MLC Insurance – Income Protection (website extract) (Non-Policy Document)	MLC.0185.0001.0001	<p>What is Income Protection insurance?</p> <p>Income Protection insurance helps to protect you and your family by paying up to 75% of your income if you're unable to work.</p> <p>[...]</p> <p>By providing you with a monthly payment, income protection allows you to focus on your recovery.</p> <p>Key features</p> <p>[...]</p> <p>Up to 12 times your monthly benefit for rehabilitation expenses and a rehabilitation bonus for up to 12 months (outside super only)</p>	.0001
53.	Undated	MLCI	MLC Insurance – FAQ (website extract) (Non-Policy Document)	MLC.0185.0001.0056	<p>Rehabilitation Bonus (outside super only)</p> <p>The insured will receive a benefit increase of 50% for up to 12 months while MLC limited is paying the insured a Total or Partial Disability benefit while you're undergoing approved rehabilitation.</p>	.0056

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
SRA Breaches						
54.	Nov 2006	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.4134	<i>Guarantee of upgrade</i> <i>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy, we will add those improvements to Your Policy.</i> <i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which began or took place before the effective date of the improvements.</i> <i>We will notify You of the effective date of any improvements to Your Policy.</i>	.4143
					<i>Critical Conditions insured and definitions may change</i> <i>The Critical Conditions covered by this type of insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</i> <ul style="list-style-type: none"> <i>remain appropriate with regard to medical terminology and classification;</i> <i>take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>include some diseases considered appropriate in the future; and</i> <i>exclude some diseases which are found to have become minor in the future.</i> 	.4183

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<i>As a result, Your Critical Illness insurance may need to be changed as explained below.</i>	
55.	Mar 2007	PF	Protectionfirst range: Upgrade Guarantee for Aviva Protection Life, Aviva Protection Recovery Money, Aviva Protection Flexible Recovery Money, Aviva Protection Stand Alone Recovery Money (Non-Policy Document)	MLC.0184.0004.0246	Aviva Upgrade Guarantee <i>We are continually improving the benefits within your insurance policy because we recognise you want the best protection. We are pleased to automatically and continually upgrade your policy features at no additional cost. Better still, should a situation arise where you are disadvantaged in any way as a result of an improvement, then the previous conditions will prevail.</i>	.0247
56.	May 2007	PF	Protectionfirst range – Policy document for Aviva Protection – Life, Aviva Protection – Recovery Money, Aviva Protection – Flexible Recovery Money, Aviva Protection – Stand Alone Recovery Money	MLC.0184.0003.0001	A.3 Commitment to upgrade policies <i>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</i> <i>The benefit improvements will not apply to claims:</i> <i>a. where the Sickness was diagnosed or investigated, or</i> <i>b. where the Injury occurred prior to the effective date of the improvement.</i> <i>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an improvement, then the previous benefit wording will prevail.</i>	.0004
57.	Jun 2007	PF	Protectionfirst range: Upgrade Guarantee for Aviva Protection Life, Aviva Protection Recovery	MLC.0184.0004.0368	Aviva Upgrade Guarantee <i>We are continually improving the benefits within your insurance Policy because we recognise you want the</i>	.0369

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
			Money, Aviva Protection Flexible Recovery Money, Aviva Protection Stand Alone Recovery Money (Non-Policy Document)		<i>best protection. We are pleased to automatically and continually upgrade your Policy features at no additional cost. Better still, should a situation arise where you are disadvantaged in any way as a result of an improvement, then the previous conditions will prevail.</i>	
58.	4 Oct 2007	PF	Protectionfirst range – Policy document for Aviva Protection – Life, Aviva Protection – Recovery Money, Aviva Protection – Flexible Recovery Money, Aviva Protection – Stand Alone Recovery Money	MLC.0184.0003.0156	<p>A.3 Commitment to upgrade policies</p> <p><i>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</i></p> <p><i>The benefit improvements will not apply to claims:</i></p> <ul style="list-style-type: none"> <i>a) where the Sickness was diagnosed or investigated, or</i> <i>b) where the Injury occurred prior to the effective date of the improvement.</i> <p><i>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an improvement, then the previous benefit wording will prevail.</i></p>	.0158
59.	13 Nov 2007	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.5387	<p>Guarantee of upgrade</p> <p><i>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy without any increase in standard rates or without charging an extra premium, we will add those improvements to your Policy.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting</i></p>	.5409

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>from health conditions or events which began or took place before the effective date of the improvements.</p> <p>We will notify You of the effective date of any improvements to your Policy.</p>	
					<p>Critical Conditions insured and definitions may change</p> <p>The Critical Conditions covered by this type of insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</p> <ul style="list-style-type: none"> • remain appropriate with regard to medical terminology and classification; • take into account effective cures, vaccines and modern diagnostic procedures; • include some diseases considered appropriate in the future; and • exclude some diseases which are found to have become minor in the future. <p>As a result, Your Critical Illness insurance may need to be changed as explained below.</p>	.5502
60.	16 May 2008	PF	Protectionfirst range – Policy document for MLC Protection – Life, MLC Protection – Recovery Money, MLC Protection – Flexible Recovery Money,	MLC.0184.0003.0191	<p>A.3 Commitment to upgrade policies</p> <p>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</p> <p>The benefit improvements will not apply to claims:</p>	.0193

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
			MLC Protection – Stand Alone Recovery Money		<p>a) where the Sickness was diagnosed or investigated, or</p> <p>b) where the Injury occurred prior to the effective date of the improvement.</p> <p>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an improvement, then the previous benefit wording will prevail.</p>	
61.	Oct 2008	PF	Protectionfirst range: Upgrade Guarantee for Aviva Protection Life, Aviva Protection Recovery Money, Aviva Protection Flexible Recovery Money, Aviva Protection Stand Alone Recovery Money (Non-Policy Document)	MLC.0184.0004.0440	<p>Aviva Upgrade Guarantee</p> <p>[...]</p> <p>We are continually improving the benefits within your insurance Policy because we recognise you want the best protection. We are pleased to automatically and continually upgrade your Policy features at no additional cost. Better still, should a situation arise where you are disadvantaged in any way as a result of an improvement, then the previous conditions will prevail.</p>	.0441
62.	17 Oct 2008	PF	Protectionfirst range – Policy document for Aviva Protection – Life, Aviva Protection – Recovery Money, Aviva Protection – Flexible Recovery Money, Aviva Protection – Stand Alone Recovery Money	MLC.0184.0003.0255	<p>A.3 Commitment to upgrade policies</p> <p>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</p> <p>The benefit improvements will not apply to claims:</p> <p>a) where the Sickness was diagnosed or investigated, or</p> <p>b) where the Injury occurred prior to the effective date of the improvement.</p>	.0257

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<i>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an improvement, then the previous benefit wording will prevail.</i>	
63.	20 Oct 2008	PPP	MLC Personal Protection Portfolio - Policy Document (Parts 1 & 2)	MLC.0048.0001.5670 MLC.0048.0001.5842	<p>Guarantee of upgrade</p> <p><i>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy without any increase in standard rates or without charging an extra premium, we will add those improvements to your Policy.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which began or took place before the effective date of the improvements.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p>	.5693
					<p>Critical Conditions insured and definitions may change</p> <p><i>The Critical Conditions covered by this type of insurance are, given the current and definitions may change state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>remain appropriate with regard to medical terminology and classification;</i> <i>take into account effective cures, vaccines and modern diagnostic procedures;</i> 	.5788

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> include some diseases considered appropriate in the future; and exclude some diseases which are found to have become minor in the future. <p>As a result, Your Critical Illness insurance may need to be changed as explained below.</p>	
64.	2 Apr 2009	PF	Protectionfirst range: Upgrade Guarantee for Aviva Protection Life, Aviva Protection Recovery Money, Aviva Protection Flexible Recovery Money, Aviva Protection Stand Alone Recovery Money (Non-Policy Document)	MLC.0184.0004.0528	<p>Aviva Upgrade Guarantee</p> <p>[...]</p> <p>We are continually improving the benefits within your insurance Policy because we recognise you want the best protection. We are pleased to automatically and continually upgrade your Policy features at no additional cost. Better still, should a situation arise where you are disadvantaged in any way as a result of an improvement, then the previous conditions will prevail.</p>	.0529
65.	2 Apr 2009	PF	Protectionfirst range – Policy document for Aviva Protection – Life, Aviva Protection – Recovery Money, Aviva Protection – Flexible Recovery Money, Aviva Protection – Stand Alone Recovery Money	MLC.0184.0003.0352	<p>A.3 Commitment to upgrade policies</p> <p>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</p> <p>The benefit improvements will not apply to claims:</p> <ul style="list-style-type: none"> a) where the Sickness was diagnosed or investigated, or b) where the Injury occurred prior to the effective date of the improvement. <p>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an</p>	.0354

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<i>improvement, then the previous benefit wording will prevail.</i>	
66.	25 Sep 2009	PF	Protectionfirst range: Upgrade Guarantee for Aviva Protection Life, Aviva Protection Recovery Money, Aviva Protection Flexible Recovery Money, Aviva Protection Stand Alone Recovery Money (Non-Policy Document)	MLC.0184.0004.0575	Aviva Upgrade Guarantee – Important information for Policyowners [...] <i>We are continually improving the benefits within your insurance Policy because we recognise you want the best protection. We are pleased to automatically and continually upgrade your Policy features at no additional cost. Better still, should a situation arise where you are disadvantaged in any way as a result of an improvement, then the previous conditions will prevail.</i>	.0576
67.	25 Sep 2009	PF	Protectionfirst range – Policy document for Aviva Protection – Life, Aviva Protection – Recovery Money, Aviva Protection – Flexible Recovery Money, Aviva Protection – Stand Alone Recovery Money	MLC.0184.0001.0033	A.3 Commitment to upgrade policies <i>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</i> <i>The benefit improvements will not apply to claims:</i> <i>a) where the Sickness was diagnosed or investigated, or</i> <i>b) where the Injury occurred prior to the effective date of the improvement.</i> <i>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an improvement, then the previous benefit wording will prevail.</i>	.0035

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
68.	2 Oct 2010	PF	Protectionfirst range: Upgrade Guarantee for Aviva Protection Life, Aviva Protection Recovery Money, Aviva Protection Flexible Recovery Money, Aviva Protection Stand Alone Recovery Money (Non-Policy Document)	MLC.0135.0018.8767	<p>MLC Upgrade Guarantee – Important information for Policyowners</p> <p>[...]</p> <p><i>We are continually improving the benefits within your insurance Policy because we recognise you want the best protection. We are pleased to automatically and continually upgrade your Policy features at no additional cost. Better still, should a situation arise where you are disadvantaged in any way as a result of an improvement, then the previous conditions will prevail.</i></p>	.8768
69.	5 Sep 2011	MLCI	MLC Insurance Policy Document	MLC.0038.0003.4571	<p>Guarantee of upgrade</p> <p><i>Whenever we improve the terms of insurance You have chosen as part of this Policy without charging an extra premium, we will add those improvements to Your Policy and You accept those improvements by continuing to pay Premiums.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which started or took place before the effective date of the improvements.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p>	.4575
					<p>Critical Conditions insured and definitions may change</p> <p><i>The Critical Conditions covered by this Critical Illness insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and</i></p>	.4633

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>diagnostic techniques, we may need to change the types of (and definitions used in) Critical Illness insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>• include some diseases considered appropriate in the future; and</i> <i>• exclude some diseases which are found to have become minor in the future.</i> <p><i>As a result, Your Critical Illness insurance may be changed as explained below.</i></p>	
70.	17 Oct 2011	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0134.0003.8666	<p>Guarantee of upgrade</p> <p><i>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy without any increase in standard rates or without charging an extra premium, we will add those improvements to Your Policy.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which began or took place before the effective date of the improvements.</i></p> <p><i>You may choose to have a claim assessed under the pre-improvement wording if you prefer.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p>	.8679

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>Critical Conditions insured and definitions may change</p> <p><i>The Critical Conditions covered by this type of insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</i></p> <ul style="list-style-type: none"> • <i>remain appropriate with regard to medical terminology and classification;</i> • <i>take into account effective cures, vaccines and modern diagnostic procedures;</i> • <i>include some diseases considered appropriate in the future; and</i> • <i>exclude some diseases which are found to have become minor in the future.</i> <p><i>As a result, Your Critical Illness insurance may need to be changed as explained below.</i></p>	.8725
71.	5 Mar 2012	MLCI	MLC Insurance Policy Document	MLC.0038.0003.2356	<p>Guarantee of upgrade</p> <p><i>Whenever we improve the terms of insurance You have chosen as part of this Policy without charging an extra premium, we will add those improvements to Your Policy and You accept those improvements by continuing to pay Premiums.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which started or took place before the effective date of the improvements.</i></p>	.2360-.2361

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p> <p><i>You may choose to have a claim assessed under the pre-improvement wording should You prefer.</i></p> <p>Critical Conditions insured and definitions may change</p> <p><i>The Critical Conditions covered by this Critical Illness insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the types of (and definitions used in) Critical Illness insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>• include some diseases considered appropriate in the future; and</i> <i>• exclude some diseases which are found to have become minor in the future.</i> <p><i>As a result, Your Critical Illness insurance may be changed as explained below.</i></p>	.2444
72.	10 Sep 2012	MLCI	MLC Insurance Policy Document	MLC.0038.0003.2621	<p>Guarantee of upgrade</p> <p><i>Whenever we improve the terms of insurance You have chosen as part of this Policy without charging an extra premium, we will add those improvements to Your</i></p>	.2625-.2626

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>Policy and You accept those improvements by continuing to pay Premiums.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which started or took place before the effective date of the improvements.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p> <p><i>You may choose to have a claim assessed under the pre-improvement wording should You prefer.</i></p>	
					<p>Critical Conditions insured and definitions may change</p> <p><i>The Critical Conditions covered by this Critical Illness insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the types of (and definitions used in) Critical Illness insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>• include some diseases considered appropriate in the future; and</i> <i>• exclude some diseases which are found to have become minor in the future.</i> 	.2714

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<i>As a result, Your Critical Illness insurance may be changed as explained below.</i>	
73.	1 Oct 2012	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0153.0002.0275	<p><i>Guarantee of upgrade</i> <i>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy without any increase in standard rates or without charging an extra premium, we will add those improvements to Your Policy.</i> <i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which began or took place before the effective date of the improvements.</i> <i>You may choose to have a claim assessed under the pre-improvement wording if you prefer.</i> <i>We will notify You of the effective date of any improvements to Your Policy.</i></p>	.0288
					<p><i>Critical Conditions insured and definitions may change</i> <i>The Critical Conditions covered by this type of insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>• include some diseases considered appropriate in the future; and</i> 	.0337

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> exclude some diseases which are found to have become minor in the future. <p>As a result, Your Critical Illness insurance may need to be changed as explained below.</p>	
74.	4 Mar 2013	MLCI	MLC Insurance Policy Document	MLC.0038.0003.2894	<p>Guarantee of upgrade</p> <p>Whenever we improve the terms of insurance You have chosen as part of this Policy without charging an extra premium, we will add those improvements to Your Policy and You accept those improvements by continuing to pay Premiums.</p> <p>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which started or took place before the effective date of the improvements.</p> <p>We will notify You of the effective date of any improvements to Your Policy.</p> <p>You may choose to have a claim assessed under the pre-improvement wording should You prefer.</p>	.2898-.2899
					<p>Critical Conditions insured and definitions may change</p> <p>The Critical Conditions covered by this Critical Illness insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the types of (and definitions used in) Critical Illness insurance to ensure they:</p> <ul style="list-style-type: none"> remain appropriate with regard to medical terminology and classification; 	.2989

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> • <i>take into account effective cures, vaccines and modern diagnostic procedures;</i> • <i>include some diseases considered appropriate in the future; and</i> • <i>exclude some diseases which are found to have become minor in the future.</i> <p><i>As a result, Your Critical Illness insurance may be changed as explained below.</i></p>	
75.	16 May 2014	PPP	MLC Personal Protection Portfolio - Policy Document	MLC.0048.0001.4690	<p><i>Guarantee of Upgrade</i></p> <p><i>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy without any increase in standard rates or without charging an extra premium, we will add those improvements to Your Policy.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which began or took place before the effective date of the improvements.</i></p> <p><i>You may choose to have a claim assessed under the pre-improvement wording if you prefer.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p>	.4703

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>Critical Conditions insured and definitions may change</i></p> <p><i>The Critical Conditions covered by this type of insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>• include some diseases considered appropriate in the future; and</i> <i>• exclude some diseases which are found to have become minor in the future.</i> <p><i>As a result, Your Critical Illness insurance may need to be changed as explained below.</i></p>	.4758
76.	Jun 2014	PF	Protectionfirst range – Policy document for MLC Protection – Life, MLC Protection – Recovery Money, MLC Protection – Flexible Recovery Money, MLC Protection – Stand Alone Recovery Money	MLC.0126.0001.1537	<p><i>A.3 Commitment to upgrade policies</i></p> <p><i>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</i></p> <p><i>The benefit improvements will not apply to claims:</i></p> <p><i>a) where the Sickness was diagnosed or investigated, or</i></p>	.1539

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>b) where the Injury occurred prior to the effective date of the improvement.</i></p> <p><i>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an improvement, then the previous benefit wording will prevail.</i></p>	
77.	2 Jun 2014	MLCI	MLC Insurance Policy Document	MLC.0038.0003.3168	<p><i>Guarantee of upgrade</i></p> <p><i>Whenever we improve the terms of insurance You have chosen as part of this Policy without charging an extra premium, we will add those improvements to Your Policy and You accept those improvements by continuing to pay Premiums.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which started or took place before the effective date of the improvements.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p> <p><i>You may choose to have a claim assessed under the pre-improvement wording should You prefer.</i></p>	.3172
					<p><i>Critical Conditions insured and definitions may change</i></p> <p><i>The Critical Conditions covered by this Critical Illness insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the types of (and definitions used in) Critical Illness insurance to ensure they:</i></p>	.3265

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> • remain appropriate with regard to medical terminology and classification; • take into account effective cures, vaccines and modern diagnostic procedures; • include some diseases considered appropriate in the future; and • exclude some diseases which are found to have become minor in the future. <p>As a result, Your Critical Illness insurance may be changed as explained below.</p>	
78.	Jul 2016	PF	Protectionfirst range – Policy document for MLC Protection – Life, MLC Protection – Recovery Money, MLC Protection – Flexible Recovery Money, MLC Protection – Stand Alone Recovery Money	MLC.0126.0001.1609	<p>A.3 Commitment to upgrade policies</p> <p>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</p> <p>The benefit improvements will not apply to claims:</p> <p>a) where the Sickness was diagnosed or investigated, or</p> <p>b) where the Injury occurred prior to the effective date of the improvement.</p> <p>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an improvement, then the previous benefit wording will prevail.</p>	.1611
79.	3 Oct 2016	MLCI	MLC Insurance Policy Document	MLC.0038.0003.3449	<p>Guarantee of upgrade</p> <p>Whenever we improve the terms of insurance You have chosen as part of this Policy without charging an extra</p>	.3453

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>premium, we will add those improvements to Your Policy and You accept those improvements by continuing to pay Premiums.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which started or took place before the effective date of the improvements.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p> <p><i>You may choose to have a claim assessed under the pre-improvement wording should You prefer.</i></p>	
					<p>Critical Conditions insured and definitions may change</p> <p><i>The Critical Conditions covered by this Critical Illness insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the types of (and definitions used in) Critical Illness insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>• include some diseases considered appropriate in the future; and</i> <i>• exclude some diseases which are found to have become minor in the future.</i> 	.3546

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<i>As a result, Your Critical Illness insurance may be changed as explained below.</i>	
80.	3 Oct 2016	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0048.0001.5152	<p><i>Guarantee of upgrade</i></p> <p><i>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy without any increase in standard rates or without charging an extra premium, we will add those improvements to Your Policy.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which began or took place before the effective date of the improvements.</i></p> <p><i>You may choose to have a claim assessed under the pre-improvement wording if you prefer.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p>	.5165
					<p><i>Critical Conditions insured and definitions may change</i></p> <p><i>The Critical Conditions covered by this type of insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> 	.5220

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> include some diseases considered appropriate in the future; and exclude some diseases which are found to have become minor in the future. <p>As a result, Your Critical Illness insurance may need to be changed as explained below.</p>	
81.	30 June 2017	MLCI	Making sure you're well protected – the detail: Welcome to your latest upgrades summary for: MLC Insurance, MLC Insurance (Wrap or SMSF), and MLC Insurance (Super) (Non-Policy Document)	MLC.0125.0001.4024	<p><i>Our upgrade philosophy</i></p> <p><i>We continually look for ways to upgrade and improve your insurance to give you better protection.</i></p> <p><i>Whenever we improve the features and benefits of these insurance products we automatically upgrade your policy with improvements that don't require an increase in your premium rates.</i></p>	.4027
82.	30 Jun 2017	MLCI	MLC Insurance Policy Document	MLC.0038.0003.3730	<p><i>Guarantee of upgrade</i></p> <p><i>Whenever we improve the terms of insurance You have chosen as part of this Policy without charging an extra premium, we will add those improvements to Your Policy and You accept those improvements by continuing to pay Premiums.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which started or took place before the effective date of the improvements.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p> <p><i>You may choose to have a claim assessed under the pre-improvement wording should You prefer.</i></p>	.3734

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>Critical Conditions insured and definitions may change</p> <p><i>The Critical Conditions covered by this Critical Illness insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the types of (and definitions used in) Critical Illness insurance to ensure they:</i></p> <ul style="list-style-type: none"> • <i>remain appropriate with regard to medical terminology and classification;</i> • <i>take into account effective cures, vaccines and modern diagnostic procedures;</i> • <i>include some diseases considered appropriate in the future; and</i> • <i>exclude some diseases which are found to have become minor in the future.</i> <p><i>As a result, Your Critical Illness insurance may be changed as explained below.</i></p>	.3827
83.	30 Jun 2017	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0038.0003.6130	<p>Guarantee of upgrade</p> <p><i>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy without any increase in standard rates or without charging an extra premium, we will add those improvements to Your Policy.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting</i></p>	.6143

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>from health conditions or events which began or took place before the effective date of the improvements.</i></p> <p><i>You may choose to have a claim assessed under the pre-improvement wording if you prefer.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p>	
					<p><i>Critical Conditions insured and definitions may change</i></p> <p><i>The Critical Conditions covered by this type of insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>• include some diseases considered appropriate in the future; and</i> <i>• exclude some diseases which are found to have become minor in the future.</i> <p><i>As a result, Your Critical Illness insurance may need to be changed as explained below.</i></p>	.6198

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
84.	30 Jun 2017	PF	Upgrades summary - MLC Protectionfirst range - MLC Protection – Recovery Money - MLC Protection – Flexible Recovery Money - MLC Protection – Stand Alone Recovery Money - MLC Protection – Income Gold - MLC Protection – Income Excell, and - MLC Protection – Income Daily Living (Non-Policy Document)	MLC.0126.0001.2002	<i>Our upgrade philosophy</i> <i>We continually look for ways to upgrade and improve your insurance to give you better protection.</i> <i>Whenever we improve the features and benefits of these insurance products we automatically upgrade your policy with improvements that don't require an increase in your premium rates.</i>	.2004
85.	Jul 2017	PF	Protectionfirst range – Policy document for MLC Protection – Life, MLC Protection – Recovery Money, MLC Protection – Flexible Recovery Money, MLC Protection – Stand Alone Recovery Money	MLC.0126.0001.1753	<i>A.3 Commitment to upgrade policies</i> <i>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</i> <i>The benefit improvements will not apply to claims:</i> <i>a) where the Sickness was diagnosed or investigated, or</i> <i>b) where the Injury occurred prior to the effective date of the improvement.</i> <i>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an improvement, then the previous benefit wording will prevail.</i>	.1755

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
86.	9 Oct 2017	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0127.0001.2244	<i>Guarantee of upgrade</i> <i>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy without any increase in standard rates or without charging an extra premium, we will add those improvements to Your Policy.</i> <i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which began or took place before the effective date of the improvements.</i> <i>Should a situation arise where You are disadvantaged by the application of a Policy term that has been changed under the Guarantee of upgrade since your Policy started, then we will instead apply the prior version of that term that is most advantageous to You.</i> <i>We will notify You of the effective date of any improvements to Your Policy.</i>	.2257
					<i>Critical Conditions insured and definitions may change</i> <i>The Critical Conditions covered by this type of insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</i> <ul style="list-style-type: none"> <i>remain appropriate with regard to medical terminology and classification;</i> <i>take into account effective cures, vaccines and modern diagnostic procedures;</i> 	.2309

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> include some diseases considered appropriate in the future; and exclude some diseases which are found to have become minor in the future. <p>As a result, Your Critical Illness insurance may need to be changed as explained below.</p>	
87.	9 Oct 2017	PPP	Addendum – MLC Personal Protection Portfolio – Policy Document (Non-Policy Document)	MLC.0127.0001.2708	<p>Guarantee of upgrade</p> <p>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy without any increase in standard rates or without charging an extra premium, we will add those improvements to Your Policy.</p> <p>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which began or took place before the effective date of the improvements.</p> <p>Should a situation arise where You are disadvantaged by the application of a Policy term that has been changed under the Guarantee of upgrade since Your Policy started, then we will instead apply the prior version of that term that is most advantageous to You.</p> <p>We will notify You of the effective date of any improvements to Your Policy.</p>	.2709
88.	9 Oct 2017	MLCI	MLC Insurance Policy Document	MLC.0038.0003.4011	<p>Guarantee of upgrade</p> <p>Whenever we improve the terms of insurance You have chosen as part of this Policy without charging an extra premium, we will add those improvements to Your</p>	.4015

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>Policy and You accept those improvements by continuing to pay Premiums.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which started or took place before the effective date of the improvements.</i></p> <p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p> <p><i>Should a situation arise where You are disadvantaged by the application of a Policy term that has been changed under the Guarantee of upgrade since Your Policy started, then we will instead apply the prior version of that term that is most advantageous to You.</i></p>	
					<p><i>Critical Conditions insured and definitions may change</i></p> <p><i>The Critical Conditions covered by this Critical Illness insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the types of (and definitions used in) Critical Illness insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>• include some diseases considered appropriate in the future; and</i> 	.4108

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<ul style="list-style-type: none"> exclude some diseases which are found to have become minor in the future. <p>As a result, Your Critical Illness insurance may be changed as explained below.</p>	
89.	16 Apr 2019	MLCI	MLC Insurance Policy Document	MLC.0038.0003.4292	<p>Guarantee of upgrade</p> <p>Whenever we improve the terms of insurance You have chosen as part of this Policy without charging an extra premium, we will add those improvements to Your Policy and You accept those improvements by continuing to pay Premiums.</p> <p>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which started or took place before the effective date of the improvements.</p> <p>We will notify You of the effective date of any improvements to Your Policy.</p> <p>Should a situation arise where You are disadvantaged by the application of a Policy term that has been changed under the Guarantee of upgrade since Your Policy started, then we will instead apply the prior version of that term that is most advantageous to You.</p>	.4296-.4297

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>Critical Conditions insured and definitions may change</i></p> <p><i>The Critical Conditions covered by this Critical Illness insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the types of (and definitions used in) Critical Illness insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>• include some diseases considered appropriate in the future; and</i> <i>• exclude some diseases which are found to have become minor in the future.</i> <p><i>As a result, Your Critical Illness insurance may be changed as explained below.</i></p>	.4383

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
90.	16 Apr 2019	PF	Protectionfirst range – Policy document for MLC Protection – Life, MLC Protection – Recovery Money, MLC Protection – Flexible Recovery Money, MLC Protection – Stand Alone Recovery Money	MLC.0038.0002.7921	<p>A.3 Commitment to upgrade policies</p> <p><i>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</i></p> <p><i>The benefit improvements will not apply to claims:</i></p> <ul style="list-style-type: none"> <i>a. where the Sickness was diagnosed or investigated, or</i> <i>b. where the Injury occurred prior to the effective date of the improvement.</i> <p><i>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an improvement, then the previous benefit wording will prevail.</i></p>	.7924
91.	1 Nov 2019	PPP	MLC Personal Protection Portfolio – Policy Document	MLC.0038.0003.4992	<p>Guarantee of upgrade</p> <p><i>Whenever we improve the Benefits of a type of insurance You have chosen as part of this Policy without any increase in standard rates or without charging an extra premium, we will add those improvements to Your Policy.</i></p> <p><i>The improvements will apply only to future claims and not to past or current claims or any claims resulting from health conditions or events which began or took place before the effective date of the improvements.</i></p> <p><i>Should a situation arise where You are disadvantaged by the application of a Policy term that has been changed under the Guarantee of upgrade since your Policy started, then we will instead apply the prior version of that term that is most advantageous to You.</i></p>	.5007

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>We will notify You of the effective date of any improvements to Your Policy.</i></p> <p>Critical Conditions insured and definitions may change</p> <p><i>The Critical Conditions covered by this type of insurance are, given the current state of diagnosis and medical treatment, considered to be serious ailments. However, as advances are made in such treatment and diagnostic techniques, we may need to change the definitions used in this type of insurance to ensure they:</i></p> <ul style="list-style-type: none"> <i>• remain appropriate with regard to medical terminology and classification;</i> <i>• take into account effective cures, vaccines and modern diagnostic procedures;</i> <i>• include some diseases considered appropriate in the future; and</i> <i>• exclude some diseases which are found to have become minor in the future.</i> <p><i>As a result, Your Critical Illness insurance may need to be changed as explained below.</i></p>	.5066-.5067
92.	1 Nov 2019	PF	Protectionfirst range – Policy document for MLC Protection – Life, MLC Protection – Recovery Money, MLC Protection – Flexible Recovery Money, MLC Protection – Stand Alone Recovery Money	MLC.0126.0001.1905	<p>A.3 Commitment to upgrade policies</p> <p><i>Should we improve the benefits under this Policy, where such improvements result in no increase in premium rates, we will automatically add these benefit improvements to the Policy.</i></p> <p><i>The benefit improvements will not apply to claims:</i></p>	.1908

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>a. where the Sickness was diagnosed or investigated, or</i></p> <p><i>b. where the Injury occurred prior to the effective date of the improvement.</i></p> <p><i>Should a situation arise where a Policyowner is disadvantaged in any way as a result of an improvement, then the previous benefit wording will prevail.</i></p>	
93.	1 Nov 2019	PF	<p>Making sure you're well protected – the detail: Welcome to your latest upgrades summary for: MLC Protectionfirst range - MLC Protection – Life - MLC Protection – Recovery Money - MLC Protection – Flexible Recovery Money - MLC Protection – Stand Alone Recovery Money - MLC Protection – Income Gold - MLC Protection – Income Excell, and - MLC Protection – Income Daily Living (Non-Policy Document)</p>	MLC.0126.0001.1985	<p><i>Our upgrade philosophy</i></p> <p><i>We continually look for ways to upgrade and improve your insurance to give you better protection.</i></p> <p><i>Whenever we improve the features and benefits of these insurance products we automatically upgrade your policy with improvements that don't require an increase in your premium rates.</i></p>	.1987
94.	1 Nov 2019	PF	<p>Making sure you're well protected (Non-Policy Document)</p>	MLC.0126.0001.2011	<p><i>Enhancing your insurance</i></p> <p><i>[...]</i></p> <p><i>Whenever we improve the features and benefits of these insurance products, we automatically upgrade</i></p>	.2011

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<i>your policy with improvements that don't require an increase in your premium rates.</i>	
95.	Undated	MLCI	Making sure you're well protected – MLC Insurance and MLC Insurance (Super) (Non-Policy Document)	MLC.0125.0001.4066	<i>Enhancing your insurance</i> <i>Whenever we improve the features and benefits of these insurance products we automatically upgrade your policy with improvements that don't require an increase in your premium rates.</i>	.4066
96.	Undated	PPP	Making sure you're well protected – MLC Personal Protection Portfolio and MLC Life Cover Super (Non-Policy Document)	MLC.0127.0001.2773	<i>Enhancing your insurance</i> <i>Whenever we improve the features and benefits of these insurance products we automatically upgrade your policy with improvements that don't require an increase in your premium rates.</i>	.2773

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
LC Breaches						
97.	Dec 1995	National LoanCover	National LoanCover Policy Document	MLC.0001.0001.0313	<p>Policy Conditions. [...]</p> <p>8. How can this Policy be cancelled? By you: This Policy may be cancelled at any time by you forwarding to us a notice in writing. The Policy will be cancelled from the date of receipt of your written request by us or from the date which, in the ordinary course of post, such notice would have been received by us and all cover under it will cease from that date. A pro rata premium refund will be paid to you at this time.</p>	.0321
					<p>Policy Conditions. [...]</p> <p>11. What happens if the Loan is paid out early? If the Loan is paid out early and you make all other required payments under the Loan Agreement before the final day of the Loan Term, we will credit the unexpired portion of your Premium (in accordance with any applicable consumer credit legislation) to either the Loan Account or a nominated National account for you.</p>	.0322
98.	Jul 1996	National LoanCover	National LoanCover Policy Document	MLC.0001.0001.0329	<p>Policy Conditions. [...]</p> <p>7. How can this Policy be cancelled? By you: This Policy may be cancelled at any time by you forwarding to us a notice in writing. The Policy will be cancelled from the date of receipt of your written request by us or from the date which, in the</p>	.0338

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>ordinary course of post, such notice would have been received by us and all cover under it will cease from that date.</i></p> <p><i>A pro rata premium refund will be paid to you at this time.</i></p>	
					<p>Policy Conditions.</p> <p>[...]</p> <p>10. What happens if the Loan is paid out early?</p> <p><i>If the Loan is paid out early and you make all other required payments under the Loan Agreement before the final day of the Loan Term, we will credit the unexpired portion of your Premium (in accordance with any applicable consumer credit legislation) to either the Loan Account or a nominated National account for you.</i></p>	.0339
99.	Jul 1997	National LoanCover	National LoanCover Policy Document	MLC.0001.0001.0345	<p>Policy Conditions.</p> <p>[...]</p> <p>7. How can this Policy be cancelled?</p> <p>By you: <i>This Policy may be cancelled at any time by you forwarding to us a notice in writing. The Policy will be cancelled from the date of receipt of your written request by us or from the date which, in the ordinary course of post, such notice would have been received by us and all cover under it will cease from that date.</i></p> <p><i>A pro rata premium refund will be paid to you at this time.</i></p>	.0354
					<p>Policy Conditions.</p> <p>[...]</p> <p>10. What happens if the Loan is paid out early?</p>	.0355

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<i>If the Loan is paid out early and you make all other required payments under the Loan Agreement before the final day of the Loan Term, we will credit the unexpired portion of your Premium (in accordance with any applicable consumer credit legislation) to either the Loan Account or a nominated National account for you.</i>	
100.	Jul 1998	National LoanCover	National LoanCover Policy Document	MLC.0001.0001.0361	General Conditions [...] What happens if the Loan is paid out early? <i>If you make all required payments under the Loan Agreement before expiry of the Loan Term; we will refund the unexpired portion of your Premium (in accordance with any applicable consumer credit legislation) to either the Loan Account or a National Australia Bank account nominated by you. Your Policy will then cease.</i>	.0367
101.	Aug 2000	National LoanCover	National LoanCover Policy Document	MLC.0001.0001.0379	General Conditions [...] What happens if the Loan is paid out early? <i>If you make all required payments under the Loan Agreement before expiry of the Loan Term, we will refund the unexpired portion of your Premium (in accordance with any applicable consumer credit legislation) to either the Loan Account or a National Australia Bank account nominated by you. Your Policy will then cease.</i>	.0388
102.	Mar 2001	National LoanCover	National LoanCover Policy Document	MLC.0001.0001.0403	General Conditions [...]	.0413

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>What happens if the Loan is paid out early?</i></p> <p><i>If you make all required payments under the Loan Agreement before expiry of the Loan Term, we will refund the unexpired portion of your Premium (in accordance with any applicable consumer credit legislation) to either the Loan Account or a National Australia Bank Limited account nominated by you. Your Policy and the cover under it will then cease.</i></p>	
103.	Mar 2002	National LoanCover	National LoanCover Policy Document	MLC.0001.0001.0427	<p>General Conditions</p> <p>[...]</p> <p><i>What happens if the Loan is paid out early?</i></p> <p><i>If you make all required payments under the Loan Agreement before expiry of the Loan Term, we will refund the unexpired portion of your Premium (in accordance with any applicable consumer credit legislation) to either the Loan Account or a National Australia Bank Limited account nominated by you. Your Policy and the cover under it will then cease.</i></p>	.0436
104.	Mar 2003	National LoanCover	National LoanCover Policy Document	MLC.0001.0001.0451	<p>General Terms and Conditions</p> <p>[...]</p> <p><i>What happens if the Loan is paid our early?</i></p> <p><i>Your Policy and the cover under it will then cease when the Loan is paid out. If you make all required payments under the Loan Agreement before the expiry of the Loan term, we will refund the unexpired portion of your Premium to either the Loan Account or a National Australia Bank Limited account</i></p>	.0457

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>nominated by you, in accordance with any legislation.</i></p> <p><i>If the Loan is paid out early whilst you are receiving a Disablement Benefit, there will be no further Benefit payable after the date the Loan is discharged.</i></p>	
105.	May 2005	National LoanCover	National LoanCover Policy Document	MLC.0001.0001.0479	<p>General Terms and Conditions</p> <p>[...]</p> <p>What happens if the Loan is paid out early?</p> <p><i>Your Policy and the cover under it will then cease when the Loan is paid out. If you make all required payments under the Loan Agreement before the expiry of the Loan term, we will refund the unexpired portion of your Premium to either the Loan Account or a National Australia Bank Limited account nominated by you, in accordance with any legislation.</i></p> <p><i>If the Loan is paid out early whilst you are receiving a Disablement Benefit or an Involuntary Unemployment Benefit, there will be no further Benefit payable after the date the Loan is discharged.</i></p>	.0485
106.	Oct 2006	National LoanCover	National LoanCover Policy Document	MLC.0001.0001.0503	<p>General Policy Terms and Conditions</p> <p>[...]</p> <p>Other Charges</p> <p>[...]</p>	.0510

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>If the Policy is cancelled the amount of premium we will refund will be the unexpired portion of your premium (in accordance with the applicable consumer credit legislation) less any government fees and charges.</i></p> <p>General Policy Terms and Conditions</p> <p>[...]</p> <p>What happens if the Loan is paid out early?</p> <p><i>Your Policy and the cover under it will then cease when the Loan is paid out. If you make all required payments under the Loan Agreement before the expiry of the Loan term, we will refund the unexpired portion of your Premium to either the Loan Account or a NAB account nominated by you, in accordance with any legislation.</i></p> <p><i>If the Loan is paid out early whilst you are receiving a Disablement Benefit or an Involuntary Unemployment Benefit, there will be no further Benefit payable after the date the Loan is discharged.</i></p>	
107.	Feb 2008	MLC Personal LoanCover	MLC Personal LoanCover Policy Document	MLC.0001.0001.0001	<p>General Policy Terms and Conditions</p> <p>[...]</p> <p>Other Charges</p> <p>[...]</p> <p><i>If the Policy is cancelled the amount of Premium we will refund will be the unexpired portion of your Premium (in accordance with the applicable consumer credit legislation) less any government fees and charges.</i></p>	.0009
					General Policy Terms and Conditions	.0010

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>[...]</p> <p>If you pay your Loan out early <i>If you make all the required payments under the Loan Agreement before expiry of the Loan term, we will refund the unexpired portion of your Premium (in accordance with applicable consumer credit legislation) to the account the Premiums were deducted from. Your Policy and the cover under it will then cease.</i></p> <p><i>If the Loan is paid out early whilst you are receiving a Disablement Benefit or an Involuntary Unemployment Benefit, there will be no further Benefits payable after the date the Loan is discharged.</i></p>	
					<p>General Policy Terms and Conditions</p> <p>[...]</p> <p>Cancelling your Policy <i>You can cancel this Policy by providing a signed written notice to your banker or your nearest NAB outlet. Please ensure the written notice provides your full name and MLC Personal LoanCover policy number. Where there are two Insureds, the request for cancellation must be signed by both Insureds.</i></p> <p><i>The Policy will be cancelled from the date the written notice is received and cover will cease at the end of the month of cancellation. We will refund the unexpired portion of your Premium (in accordance with applicable consumer credit legislation) to the account the Premiums were deducted from.</i></p>	.0011
108.	May 2009				General Policy Terms and Conditions	.0047

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
		MLC Personal LoanCover	MLC Personal LoanCover Policy Document	MLC.0001.0001.0030	<p>[...]</p> <p>Other charges</p> <p>[...]</p> <p><i>If the Policy is cancelled the amount of Premium we will refund will be the unexpired portion of your Premium (in accordance with the applicable consumer credit legislation) less any government fees and charges.</i></p>	
					<p>General Policy Terms and Conditions</p> <p>[...]</p> <p>If you pay your Loan out early</p> <p><i>If you make all the required payments under the Loan Agreement before expiry of the Loan term, we will refund the unexpired portion of your Premium (in accordance with applicable consumer credit legislation) to the account the Premiums were deducted from. Your Policy and the cover under it will then cease.</i></p> <p><i>If the Loan is paid out early whilst you are receiving a Disablement Benefit or an Involuntary Unemployment Benefit, there will be no further Benefits payable after the date the Loan is discharged.</i></p>	.0049
					<p>General Policy Terms and Conditions</p> <p>[...]</p> <p>Cancelling your Policy</p> <p><i>You can cancel this Policy by providing a signed written notice to your banker or your nearest NAB</i></p>	.0051

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p>outlet. Please ensure the written notice provides your full name and MLC Personal LoanCover policy number. Where there are two Insureds, the request for cancellation must be signed by both Insureds.</p> <p>The Policy will be cancelled from the date the written notice is received and cover will cease at the end of the month of cancellation. We will refund the unexpired portion of your Premium (in accordance with applicable consumer credit legislation) to the account the Premiums were deducted from.</p>	
109.	3 Aug 2015	NAB Personal LoanCover	NAB Personal LoanCover Policy Document	MLC.0001.0001.0146	<p>General Terms</p> <p>[...]</p> <p>Cancelling your Policy</p> <p>You can cancel your Policy at any time by notifying your banker or your nearest NAB branch in writing. The Policy will be cancelled from the date we receive your written notice.</p> <p>Where two people are insured, the request for cancellation must be signed by both people.</p> <p>If you cancel within 14 days of the Policy Start Date, we'll refund any Premiums already paid.</p> <p>If you cancel at any other time we'll refund the unused portion of your Premium less any government fees and charges.</p>	.0148
					<p>General Terms</p> <p>[...]</p> <p>If you pay out your Loan early</p>	.0148

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>If you make all the required payments under the Loan Agreement before the Loan term expires, we will refund the unexpired portion of your Premium (in accordance with applicable consumer credit legislation) to the account the Premiums were deducted from. Your Policy and the cover under it will then end.</i></p> <p><i>If the Loan is paid out while you are receiving a Benefit, no further Benefits will be payable after the date the Loan is paid out.</i></p>	
110.	15 Aug 2016	NAB Personal LoanCover	NAB Personal LoanCover Policy Document	MLC.0001.0001.0159	<p>General Terms</p> <p>[...]</p> <p>Cancelling your Policy</p> <p><i>You can cancel your Policy at any time by calling MLC on 13 22 95 or sending in a written cancellation request.</i></p> <p><i>Where two people are insured, the request must be received from both people.</i></p> <p><i>If you cancel within 28 days of the Policy Start Date, we'll refund any Premiums already paid.</i></p> <p><i>If you cancel at any other time we'll refund the unused portion of your Premium less any government fees and charges.</i></p>	.0163
					<p>General Terms</p> <p>[...]</p> <p>If you pay out your Loan early</p>	.0163

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>If you make all the required payments under the Loan Agreement before the Loan term expires, we will refund the unexpired portion of your Premium (in accordance with applicable consumer credit legislation) to the account the Premiums were deducted from. Your Policy and the cover under it will then end.</i></p> <p><i>If the Loan is paid out while you are receiving a Benefit, no further Benefits will be payable after the date the Loan is paid out.</i></p>	
111.	3 Oct 2016	NAB Personal LoanCover	Nab Personal LoanCover Policy Document	MLC.0001.0001.0183	<p>General Terms</p> <p>[...]</p> <p>Cancelling your Policy</p> <p><i>You can cancel your Policy at any time by calling us on 13 22 95 or sending in a written cancellation request.</i></p> <p><i>Where two people are insured, the request must be received from both people.</i></p> <p><i>If you cancel within 28 days of the Policy Start Date, we'll refund any Premiums already paid.</i></p> <p><i>If you cancel at any other time we'll refund the unused portion of your Premium less any government fees and charges.</i></p>	.0187
					<p>General Terms</p> <p>[...]</p> <p>If you pay out your Loan early</p>	.0187

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>If you make all the required payments under the Loan Agreement before the Loan term expires, we will refund the unexpired portion of your Premium (in accordance with applicable consumer credit legislation) to the account the Premiums were deducted from. Your Policy and the cover under it will then end.</i></p> <p><i>If the Loan is paid out while you are receiving a Benefit, no further Benefits will be payable after the date the Loan is paid out.</i></p>	
112.	1 Jul 2017	NAB Personal LoanCover	NAB Personal LoanCover Policy Document	MLC.0001.0001.0243	<p>2. General Terms</p> <p>[...]</p> <p>2.5 Cancelling your Policy</p> <p><i>You can cancel your policy at any time by calling us on 13 22 95 or sending in a written cancellation request.</i></p> <p><i>Where two people are insured, the request must be received from both people.</i></p> <p><i>If you cancel within 30 days of the policy start date, we'll refund any premiums already paid.</i></p> <p><i>If you cancel at any other time we'll refund the unused portion of your premium less any government fees and charges.</i></p>	.0245-.0246
					<p>2. General Terms</p> <p>[...]</p> <p>2.6 If you pay out your loan early</p>	.0246

#	Date	Policy	Document Title	Document ID	Relevant Statement	Pinpoint Reference
					<p><i>If you make all the required payments under the loan agreement before the loan term expires, we will refund the unexpired portion of your premium (in accordance with applicable consumer credit legislation) to the account the premiums were deducted from. Your policy and the cover under it will then end.</i></p> <p><i>If the loan is paid out while you are receiving a benefit, no further benefits will be payable after the date the loan is paid out.</i></p>	