

Insurance changes from 1 October 2019 for GESB Super and West State Super members

If you are a GESB Super or West State Super member, you may have one or more of Death, Total and Permanent Disablement (TPD) and Salary Continuance Insurance (SCI) cover provided through your superannuation (super). The premiums for any insurance you have through your super are deducted directly from your GESB Super or West State Super account.

For GESB Super and West State Super members, there will be changes to the premiums and other policy terms and conditions for the Death, TPD and SCI insurance from 1 October 2019.

It's important you read and consider the information in this notification. It will help you to make informed decisions about your insurance in your super, including any changes you may wish to make to ensure it still meets your needs. Even if you do not currently have insurance through GESB Super or West State Super, you should be aware of these changes in case you decide to take out insurance through us in the future, if you are eligible.

Changes to insurance premiums

The cost of insurance varies according to your age, gender, occupation category, the type of insurance and the amount insured¹ (and for SCI, the *Waiting Period*).

To view the current insurance premiums effective until 30 September 2019, please refer to the '**Insurance and your super**' brochure available at gesb.wa.gov.au/brochures. From 1 October 2019, an updated version of this document detailing the new insurance premiums and terms and conditions applicable, will be available.

Please refer to the rate tables in the Appendix A on page 3 for the insurance premiums that are effective from 1 October 2019.

Calculating insurance premiums effective 1 October 2019

Use our Insurer's calculator available at gesb.wa.gov.au/calculators to calculate your insurance premiums effective 1 October 2019.

Note: for a definition of *italicised* terms, please refer to the glossary on page 5.

Where can I find my current insurance details?

Your current insurance details are included in the '**Insurance**' tab of our Member Online portal, which you can access at gesb.wa.gov.au.

You can also find your insurance details in the '**Insurance**' section of your last member statement.

Alternatively, you can call your Member Services Centre on 13 43 72.

It is important to review your insurance on a regular basis to ensure it remains appropriate for your situation. You can decrease or cancel² your Death, TPD or SCI insurance cover in the '**Insurance**' section of your Member Online account at any time, and in certain circumstances you can increase your cover.

Other changes effective 1 October 2019

A summary of other changes to terms and conditions, effective 1 October 2019, is below.

Total and Permanent Disablement (TPD) change - effective 1 October 2019

1. The TPD definition no longer includes 'Activities of Daily Living'

From 1 October 2019, the Activities of Daily Living (ADL) definition has been removed from the definition of *Total and Permanent Disablement*. This improvement applies to claims where the *Incident Date* for the TPD claim is on or after 1 October 2019.

2. Members with TPD cover at 1 October 2019 who have or are later declined a TPD claim under the Activities of Daily Living (ADL) definition may be eligible to be assessed against the definition of Total and Permanent Disablement applicable

Members who have previously had a TPD claim declined or later have a TPD claim declined, under the Policy due to the ADL definition, but have continued to hold TPD cover with us, may be assessed against the new TPD definition (which no longer includes ADL), as if their disability occurred on 1 October 2019 (even if the *Incident Date* occurred prior to 1 October 2019). See *Eligibility Condition 1(e)* for more information.

- 1 Premium loadings or exclusions apply if you have applied for more cover which you accepted on special acceptance terms issued by the Insurer. You should refer to the original special acceptance terms offer for more information.
- 2 If you decrease, opt-out of or cancel your Death, TPD or SCI cover and wish to increase or reinstate your insurance at a later date, this will be subject to certain criteria including acceptance of your application by the Insurer. Please refer to the '**Insurance and your super**' brochure available at gesb.wa.gov.au/brochures for more information.

3. Removal of changed TPD definition for members who are on Leave Without Pay (LWOP) from their employer for more than 24 months

From 1 October 2019, where a member is on LWOP for more than 24 months and has not requested an extension of TPD cover which has been approved by the Insurer, where the *Incident Date* for TPD occurs on or after 1 October 2019, the assessment will be against the new TPD definition (which no longer includes ADL).

4. Removal of change to TPD definition due to 'Continuation of cover' clause

From 1 October 2019, where a member ceases work with their employer and the *Incident Date* for their TPD claim is on or after 1 October 2019, the assessment will be against the new TPD definition (which no longer includes ADL).

Death and TPD Insurance changes - effective 1 October 2019

1. Update to Death and TPD exclusion wording

From 1 October 2019, we have replaced the terms 'sane or insane' with 'state of mind'. There is no change to the intent of this policy term.

Salary Continuance Insurance (SCI) changes – effective 1 October 2019

1. SCI benefit period will be extended to a maximum of 6 months after the expiry of age 65 or 2 years whichever is the lesser

Previously the SCI benefit period ceased after 2 years or at age 65 whichever occurred first. Where the Date of Disability occurs on or after 1 October 2019, the maximum SCI benefit period will be 2 years or 6 months after attaining age 65 whichever occurs first where the *Waiting Period* ends prior to age 65, or 6 months where the *Waiting Period* ends on or after age 65.

2. Western Australian Police Officers who are *Medically Discharged* under section 33ZE of the Police Act 1892 on or after 1 October 2019, may be eligible for an *Alternative benefit for Medically Discharged WA Police Officers*

From 1 October 2019 where an *Insured Member* is a *WA Police Officer* who has been *Medically Discharged* under section 33ZE of the Police Act 1892, prior to age 65, and this occurs on or after 1 October 2019, the SCI benefit period will start from that date. Any amount of SCI benefit which has been previously paid to the *WA Police Officer* will reduce the amount payable under this change.

3. Hazardous category members maximum SCI benefit limit of \$4,200 per month changed to \$10,000 per month

From 1 October 2019, the current restriction which limits Hazardous and listed certain Blue / Heavy Blue occupations³ to a maximum SCI benefit of \$4,200 per month will be replaced with a maximum SCI benefit of \$10,000 per month. Any voluntary cover amounts approved above the default cover per month for this category of members will at a minimum be subject to 1.5 times the premium rates.

4. SCI benefits to commence on expiry of the *Waiting Period* even if on Leave Without Pay (LWOP)

From 1 October 2019 where an *Insured Member* on LWOP is eligible for an SCI benefit to be payable, benefit payments will commence on the date after the expiry of the *Waiting Period* rather than the later of the date after the expiry of the *Waiting Period* and the agreed return to work date.

Death / TPD and SCI changes – effective 1 October 2019

1. Remove ability to claim a benefit where default cover has been provided to the same member who has already been paid an insurance benefit from us

Default Death, TPD or SCI cover is not provided to members who previously received or are eligible to receive a Terminal Illness or TPD benefit from a policy issued by the insurer to us.

2. Where you do not have insurance, we may provide you insurance cover

Prior to 1 October 2019, if you did not have insurance with us and subsequently changed employment with the same WA Public Sector employer, we didn't reassess your eligibility for default insurance cover. From 1 October 2019 we may from time to time, provide you default insurance cover, where:

- you do not have insurance,
- we have received a recent Superannuation Guarantee contribution from a WA Public Sector employer for you, and
- you have not previously opted out of insurance or previously made an insurance claim with us

If we do this for you, we will contact you to let you know this has occurred along with any specific terms and conditions.

³ The following occupations, defined under the ASCO and/or ANZSCO occupation standards, which were also limited to the hazardous restriction on the maximum SCI Amount Insured of \$4,200 per month, will be eligible to apply for a maximum SCI benefit of \$10,000 per month although the Insurer provides basic cover for Death, TPD and SCI at category 3 – Blue and Heavy Blue Collar. 'Ambulance Officers and Paramedics', 'Blasting workers', 'Chemical, Gas, Petroleum and Power Generation Plant Operators', 'Chemical, Petroleum and Gas Plant Operators', 'Drillers', 'Drillers, Miners and Shot Firers', 'Forestry and Logging Workers', 'Guards and Security Officers', 'Miners', 'Mining Support Workers and Drillers Assistants', 'Power Generation Plant Operators', 'Seafarers and Fishing Hands', 'Timber and Wood Process Workers' and 'Travel Attendants'. 'Mining and Material Engineers' and 'Mining Engineers' are also limited to this hazardous restriction if any part of your role requires you to be in an underground mine at any time. For all these occupations, any voluntary cover approved above the default \$4,200 per month will at a minimum be subject to 1.5 times the premium rates.

If you have questions about the changes to insurance premiums or terms and conditions, please read our '**Frequently Asked Questions (FAQs)**' available at gesb.wa.gov.au/insurancefaqs or call your Member Services Centre on 13 43 72.

Death, TPD and SCI premium tables effective 1 October 2019

Table 1: Death and TPD age and gender-based annual premium rates per \$1,000 amount insured effective 1 October 2019⁴

Your current age	Death only		TPD only		Death & TPD	
	Male Column A	Female Column B	Male Column C	Female Column D	Male Column E	Female Column F
15	0.30	0.20	0.06	0.04	0.36	0.24
16	0.36	0.24	0.08	0.08	0.44	0.32
17	0.42	0.28	0.16	0.11	0.58	0.39
18	0.50	0.32	0.16	0.08	0.66	0.40
19	0.58	0.35	0.21	0.11	0.79	0.46
20	0.65	0.35	0.18	0.12	0.83	0.47
21	0.66	0.35	0.23	0.11	0.89	0.46
22	0.66	0.34	0.23	0.08	0.89	0.42
23	0.64	0.32	0.25	0.10	0.89	0.42
24	0.62	0.29	0.25	0.13	0.87	0.42
25	0.54	0.28	0.23	0.15	0.77	0.43
26	0.52	0.28	0.22	0.16	0.74	0.44
27	0.48	0.29	0.22	0.16	0.70	0.45
28	0.50	0.31	0.22	0.17	0.72	0.48
29	0.50	0.33	0.25	0.20	0.75	0.53
30	0.52	0.35	0.28	0.22	0.80	0.57
31	0.52	0.36	0.30	0.26	0.82	0.62
32	0.54	0.38	0.34	0.31	0.88	0.69
33	0.54	0.42	0.36	0.37	0.90	0.79
34	0.55	0.43	0.42	0.44	0.97	0.87
35	0.57	0.47	0.48	0.48	1.05	0.95
36	0.60	0.50	0.56	0.54	1.16	1.04
37	0.59	0.53	0.67	0.57	1.26	1.10
38	0.67	0.60	0.79	0.66	1.46	1.26
39	0.77	0.63	0.89	0.77	1.66	1.40
40	0.80	0.71	0.98	0.90	1.78	1.61
41	0.89	0.74	1.14	1.03	2.03	1.77
42	0.99	0.79	1.34	1.17	2.33	1.96
43	1.12	0.80	1.53	1.27	2.65	2.07
44	1.29	0.86	1.75	1.50	3.04	2.36
45	1.45	0.95	2.01	1.75	3.46	2.70
46	1.64	1.02	2.32	2.04	3.96	3.06
47	1.85	1.11	2.70	2.37	4.55	3.48
48	1.97	1.18	2.92	2.64	4.89	3.82
49	2.08	1.26	3.15	2.83	5.23	4.09
50	2.21	1.32	3.42	2.98	5.63	4.30
51	2.33	1.41	3.64	3.20	5.97	4.61
52	2.47	1.50	3.91	3.62	6.38	5.12
53	2.67	1.73	4.59	4.15	7.26	5.88
54	2.87	1.85	5.36	4.82	8.23	6.67
55	3.08	1.98	6.27	5.21	9.35	7.19
56	3.32	2.14	7.33	5.89	10.65	8.03
57	3.63	2.29	8.56	6.68	12.19	8.97

⁴ The premium rates in this table are base insurance rates before applying the relevant Occupational category factor and are inclusive of stamp duty.

Your current age	Death only		TPD only		Death & TPD	
	Male	Female	Male	Female	Male	Female
	Column A	Column B	Column C	Column D	Column E	Column F
58	4.04	2.56	9.79	7.17	13.83	9.73
59	4.56	2.85	10.87	7.70	15.43	10.55
60	5.24	3.11	12.09	8.09	17.33	11.20
61	6.03	3.40	13.31	8.66	19.34	12.06
62	6.70	3.69	14.68	9.26	21.38	12.95
63	7.46	3.99	16.20	10.04	23.66	14.03
64	8.29	4.30	17.93	10.84	26.22	15.14
65*	9.11	4.65	-	-	9.11	4.65
66*	9.91	4.97	-	-	9.91	4.97
67*	10.77	5.29	-	-	10.77	5.29
68*	11.81	5.78	-	-	11.81	5.78
69*	12.95	6.27	-	-	12.95	6.27

*Death only cover from age 65.

For GESB Super members, insurance premiums paid are eligible for a Contributions Tax Rebate. The rebate is 15% of the insurance premiums charged to your account which is reimbursed to you annually or when you leave the scheme.

Table 2: Age and gender-based annual premium rate for SCI (per \$1,000 monthly benefit) effective 1 October 2019

Your current age	Annual premium rates effective 1 October 2019 ⁵	
	Male	Female
	Column A	Column B
15	9.14	11.54
16	9.14	11.54
17	9.14	11.54
18	9.14	11.54
19	9.14	11.54
20	9.14	11.54
21	9.14	11.54
22	9.14	11.54
23	10.18	12.86
24	11.22	14.17
25	11.92	15.06
26	12.75	16.12
27	13.74	17.38
28	13.87	17.54
29	14.42	18.20
30	14.74	18.63
31	15.48	19.56
32	16.22	20.52
33	17.10	21.58
34	18.15	22.92
35	19.41	24.52
36	20.90	26.39
37	22.60	28.54
38	24.45	30.91
39	26.75	33.78

Your current age	Annual premium rates effective 1 October 2019 ⁵	
	Male	Female
	Column A	Column B
40	29.45	37.19
41	32.56	41.11
42	35.85	45.30
43	39.72	50.19
44	44.01	55.58
45	49.08	61.99
46	54.97	69.44
47	61.44	77.61
48	66.07	83.44
49	70.94	89.62
50	75.98	95.98
51	81.18	102.57
52	86.59	109.37
53	95.34	120.45
54	104.25	131.68
55	114.41	144.54
56	125.45	158.48
57	137.23	173.37
58	150.11	189.63
59	163.92	207.07
60	178.51	225.51
61	194.02	245.09
62	209.02	264.04
63	233.45	294.90
64	197.16	249.07

For GESB Super members, insurance premiums paid are eligible for a Contributions Tax Rebate. The rebate is 15% of the insurance premiums charged to your account which is reimbursed to you annually or when you leave the scheme.

⁵ The premium rates in this table are base insurance rates before applying the relevant Occupational category factor and are inclusive of stamp duty.

A definition of the terms appearing in italics in this notification is provided below.

For Total and Permanent Disablement / Death (including terminal illness)

Eligibility Condition 1(e) means for an *Existing Insured Member* who had TPD cover under the *Previous Insurance Arrangement* immediately prior to 1 October 2019, continues to have TPD cover at 1 October 2019 and who has a TPD "Incident Date" as defined in the *Previous Insurance Arrangement*, that occurred prior to 1 October 2019 and:

- (i) the *Existing Insured Member* has not lodged a TPD claim under the *Previous Insurance Arrangements* and Part C of the definition of TPD applies and is subsequently declined once a TPD claim is lodged; or
- (ii) the *Existing Insured Member* previously lodged a TPD claim under the *Previous Insurance Arrangements* and Part C of the definition of TPD applied and their TPD claim was declined; or
- (iii) the *Existing Insured Member* previously lodged a TPD claim under the *Previous Insurance Arrangements* and Part C of the definition of TPD applied, and their TPD claim is currently being considered by the Insurer at 1 October 2019 and is subsequently declined,

then the *Insured Member* can elect to apply to have their TPD claim assessed as at 1 October 2019 under the definition of TPD in this Policy in place of the definition of TPD in the *Previous Insurance Arrangements*, in which case, the amount payable will be determined with an *Incident Date* and Amount Insured as at 1 October 2019.

Existing Insured Member means an *Insured Member* immediately prior to 1 October 2019.

Incident Date (where Incident Date is immediately prior to 1 October 2019) means:

- (a) for Death benefits - the date the *Insured Member* dies.
- (b) for Terminal Illness benefits - the date the *Insured Member* is certified as being Terminally Ill. The date of certification is the later of the dates that two Registered Medical Practitioners certify in writing that the *Insured Member* is Terminally Ill.
- (c) for TPD benefits:
 - (i) the date the *Insured Member* suffers the total and irrecoverable loss as described in Part A(i) to (iii) of the TPD definition, or
 - (ii) the first day of the three (3) consecutive month period as described in Parts A(iv), B or C of the TPD definition.

Incident Date (where Incident Date is on and after 1 October 2019), means:

- (a) for Death benefits - the date the *Insured Member* dies.
- (b) for Terminal Illness benefits - the date the *Insured Member* is certified as being Terminally Ill. The date of certification is the later of the dates that two Registered Medical Practitioners certify in writing that the *Insured Member* is Terminally Ill.
- (c) for TPD benefits other than those covered by (d):
 - (i) the date the *Insured Member* suffers the total and irrecoverable loss as described in Part A(i) to (iii) of the TPD definition; or
 - (ii) the first day of the three (3) consecutive month period as described in Parts A(iv) or B of the TPD definition.
- (d) for TPD benefits of *Existing Insured Members* who meet *Eligibility Condition 1(e)* of the Policy, 1 October 2019.

Insured Member means a member of GESB Super or West State Super with Death and/or TPD cover greater than nil under the Policy.

Minimum FTE under the Previous Insurance Arrangements is 0.4 full-time equivalent (FTE), which is equivalent to at least thirteen (13) hours per week.

Previous Insurance Arrangements means the insurance arrangements we had in place to insure member benefits immediately prior to 1 October 2019.

Total and Permanent Disablement (where Incident Date is prior to 1 October 2019) means:

Where at the *Incident Date*, the *Insured Member* is a:

Permanent employee, contractor or <i>casual employee</i> and working at least the <i>Minimum FTE</i> hours	Parts A or B of the TPD definition ("Standard definition") will apply
Permanent employee, contractor or <i>casual employee</i> and working less than the <i>Minimum FTE</i> hours	Parts A or C of the TPD definition ("Activities of daily living") will apply
Sessional employee	Parts A or C of the TPD definition ("Activities of daily living") will apply

The reference to *Minimum FTE* hours in the previous table will be calculated as the average Full-Time Equivalent (FTE) level worked per week over the thirteen weeks immediately prior to the *Incident Date*.

However an exception to the table on the previous page may apply:

- (a) if the General Condition in the *Previous Insurance Arrangements* regarding Continuation of Cover (when a person ceases paid employment) or the General Condition in the *Previous Insurance Arrangements* regarding Leave From Employment Without Pay applies to the *Insured Member*, in which case the applicable parts of the TPD definition will be in accordance with the terms as outlined in that General Condition, or
- (b) if *Eligibility Condition 1(e)* in the *Previous Insurance Arrangements* applies to the *Insured Member*, in which case the applicable parts of the TPD definition will be in accordance with the terms as outlined in *Eligibility Condition 1(e)* of the *Previous Insurance Arrangements*

to the extent that they are contrary to the table on the previous page.

Part A:

The *Insured Member*, while insured under the Policy, has suffered the total and irrecoverable loss of:

- (i) the sight of both eyes, or
- (ii) the use of two limbs, or
- (iii) the sight of one eye and use of one limb, or
- (iv) cognitive function

Where:

- 'limb' is defined as the whole hand or whole foot, and
- the total and irrecoverable loss of 'cognitive function' is defined as a total and irrecoverable loss of intellectual capacity that requires the *Insured Member* to be under continuous care and supervision by another adult person for at least three (3) consecutive months, and at the end of the three (3) consecutive month period, the *Insured Member* is likely to require permanent ongoing continuous care and supervision by another adult person, both according to the determination of the Insurer

Part B:

The *Insured Member*, while insured under the Policy, as a result of injury, sickness or disease:

- (i) has not performed any work for an uninterrupted period of at least three (3) consecutive months solely due to the same injury, sickness or disease, and
- (ii) is attending a Registered Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease, and
- (iii) after consideration of all medical and such other evidence as the Insurer may require, has become in the Insurer's opinion, incapacitated to such an extent as to render the *Insured Member* unlikely ever to be able to engage in his or her own occupation and any occupation for which he or she is reasonably suited by education, training or experience

Part C:

The *Insured Member*, while insured under the Policy, is continuously, totally and permanently unable to perform at least two of the activities of daily living (listed below) as certified by a Registered Medical Practitioner (appointed by the Insurer), for a period of three (3) consecutive months after the occurrence of the illness, accident or injury, provided such continued inability is irreversible as certified by that Registered Medical Practitioner:

- (i) Bathing: the ability to wash themselves either in the bath, or shower or by sponge bath without the standby assistance of another person,
- (ii) Dressing: the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten the same without standby assistance of another person,
- (iii) Eating: the ability to feed themselves once food has been prepared and made available, without the standby assistance of another person,
- (iv) Toileting: the ability to get to and from and on and off the toilet without the standby assistance of another person and the ability to manage bowel and bladder functions through use of protective undergarments or surgical appliances – if appropriate,
- (v) Transferring: the ability to move in and out of a chair without the standby assistance of another person

Total and Permanent Disablement (where *Incident Date* is on and after 1 October 2019) has the meaning given by applying either Part A or Part B below, unless otherwise expressly stated in this Policy:

Part A:

The *Insured Member*, while insured under this Policy, has suffered the total and irrecoverable loss of:

- (i) the sight of both eyes; or
- (ii) the use of two (2) limbs; or
- (iii) the sight of one (1) eye and use of one (1) limb; or
- (iv) cognitive function

Where:

- 'limb' is defined as the whole hand or whole foot, and
- the total and irrecoverable loss of 'cognitive function' is defined as a total and irrecoverable loss of intellectual capacity that requires the *Insured Member* to be under continuous care and supervision by another adult person for at least 3 consecutive months, and at the end of the three (3) consecutive month period, the *Insured Member* is likely to require permanent ongoing continuous care and supervision by another adult person, both according to the determination of the Insurer

Or

Part B:

The *Insured Member*, while insured under this Policy, as a result of injury, sickness or disease:

- (i) has not performed any work for an uninterrupted period of at least three (3) consecutive months solely due to the same injury, sickness or disease, and
- (ii) is attending a Registered Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the injury, sickness or disease; and
- (iii) after consideration of all medical and such other evidence as the Insurer may require, has become in the Insurer's opinion, incapacitated to such an extent as to render the *Insured Member* unlikely ever to be able to engage in his or her own occupation and any occupation for which he or she is reasonably suited by education, training or experience.

For Salary Continuance Insurance

Alternative benefit for Medically Discharged WA Police Officers means where an *Insured Member* is a *WA Police Officer* and has their employment terminated due to *Medical Discharge* prior to age 65, and this occurs on or after 1 October 2019, their *Date of Disability* (being the date the *Waiting Period* commences) and last day of their *Waiting Period* will be the date of their employment termination due to *Medical Discharge*.

On the date of employment termination due to *Medical Discharge*, the definition of Totally Disabled at or above the Minimum FTE under this policy will have been deemed to have been met.

Where an *Insured Member* is employed in any occupation other than as a *WA Police Officer* and is in receipt of an Income from employment other than as a *WA Police Officer*, the *Insured Member* will be assessed against the Partial Disability definition at or above the Minimum FTE. Subject to this definition being met, benefits will be paid in accordance with the Partial Disability formula.

If any Total Disability Benefit or Partial Disability Benefit is payable, the Monthly Benefit will be reduced by any amount previously paid for the same or related sickness or injury by the Insurer as a benefit under:

- (a) this Policy; or
- (b) any other income protection policy held by us;

for the *WA Police Officer* in his or her role as a *WA Police Officer* ("Previous Benefit"), over the duration of the payment of the benefits after being *Medically Discharged*. The reduction will be effected by reducing each monthly benefit by an amount equal to:

Previous Benefit

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until such Monthly Benefit ceases to be paid.

For the avoidance of doubt, for *Insured Members* who are *Medically Discharged WA Police Officers*:

- (a) the terms outlined under Benefits and Offset Benefits in Schedule 1 of this Policy will apply, this includes if an *Insured Member* is in receipt of any other benefits during the same period the Insurer is paying a Monthly Benefit following a *Medical Discharge* other than any amounts payable from a *Medically Disabled Officer Compensation Scheme*;
- (b) for *Partial Disability*, the *Insured Member* is not required to be Totally Disabled for at least seven (7) out of ten (10) consecutive days as specified in the Partial Disability definition; and
- (c) the terms for Consecutive Absence do not apply.

Date of Disability means the day the *Waiting Period* commences.

Existing Insured Member means an *Insured Member* immediately prior to 1 October 2019.

Insured Member means a member of GESB Super or West State Super with Income Protection cover greater than nil under the Policy.

Medical Discharge or **Medically Discharged** means that a *WA Police Officer* has had their employment terminated on medical grounds under section 33ZE of the Police Act 1892 (WA) (or any replacement of it), and that termination has not been revoked.

Medically Disabled Officer Compensation Scheme means a compensation scheme for *WA Police Officers* to compensate such persons for termination of their employment as *WA Police Officers* due to work related sickness or injury, that is passed through legislation in Western Australia.

Pre-Disability Income means the average monthly Income earned by the *Insured Member* over the twelve (12) months (or if the *Insured Member* has been employed for less than twelve (12) months, over the *Insured Member's* period of employment):

- (a) immediately prior to the date of commencement of Total Disability; or
- (b) where the *Insured Member* is a *WA Police Officer* who has been *Medically Discharged*, immediately prior to the date the *WA Police Officer* ceased their usual duties as a *WA Police Officer* due to the relevant sickness or injury causing the Total Disability

WA Police Officer means a person who is entitled to leave and allowances under Regulation 1304 of the Police Force Regulations 1979 (or any amendment or replacement of it).

Waiting Period means subject to the terms for Consecutive Absence, the number of continuous days, as shown in the Policy Schedule, which must elapse before benefits begin to accrue. The Waiting Period:

- (a) commences from the date the *Insured Member* is first examined and certified by a Registered Medical Practitioner as Totally Disabled in relation to a condition that gave rise to a claim and the *Insured Member* ceased work, due to that condition; or
- (b) both commences and ceases on the date the *Insured Member* is *Medically Discharged* in respect of a *WA Police Officer*.

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