

# Journey Accident Insurance

Summary of Key Changes  
Applicable for changes from:  
21PDSJA01 to 23PDSJA01



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

General Definitions	
Change	Description
New definition: “Activities of Daily Living”	<b>Activities of Daily Living</b> means: <ol style="list-style-type: none"><li>1. Washing – the ability of the Covered Person to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means.</li><li>2. Dressing – the ability of the Covered Person to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.</li><li>3. Feeding – the ability of the Covered Person to feed themselves once food has been prepared and made available.</li><li>4. Toileting – the ability of the Covered Person to use the toilet (with or without aids) or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene.</li><li>5. Mobility – the ability of the Covered Person to move from place to place by walking, wheelchair or with assistance of a walking aid (including mechanical or motorised devices).</li></ol>
Amended definition: “Limb”	<b>Limb</b> means the entire arm (from the shoulder to the Hand) or the entire leg (from the hip to the Foot).
Amended Definition: “Loss”	<b>Loss</b> means in connection with:

	<ul style="list-style-type: none"> <li>a) a Limb, Permanent physical severance of the Limb or Permanent total loss of the use of the Limb;</li> <li>b) an eye, total and Permanent loss of all sight in the eye;</li> <li>c) hearing, total and Permanent loss of hearing;</li> <li>d) speech, total and Permanent loss of the ability to speak;</li> <li>e) Hand, Foot, Finger, Thumb or Toe, Permanent physical severance of the Hand, Foot, Finger, Thumb or Toe or Permanent loss of use of the Hand, Foot, Finger, Thumb, or Toe,</li> </ul> <p>and which in each case is caused by Bodily Injury.</p>
<p>Amended definition “Pre-Existing Medical Condition”</p>	<p><b>Pre-Existing Medical Condition</b> means:</p> <ul style="list-style-type: none"> <li>a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or Dentist in the three (3) years prior to becoming a Covered Person under the Policy; or</li> <li>b) the symptoms of any physical defect, condition, illness or disease which a reasonable person in the circumstances would be expected to be aware of the existence of an underlying physical defect, condition, illness or disease in the three (3) months prior to becoming a Covered Person under the Policy.</li> </ul> <p>Notwithstanding the above, any physical defect, condition, illness or disease described above for which:</p> <ul style="list-style-type: none"> <li>a) treatment, medication or advice is first received or prescribed; or</li> <li>b) a symptom is first manifested;</li> </ul> <p>within a period of insurance underwritten by Us and while the person is a Covered Person, will not be deemed to be a Pre-Existing Medical Condition where the Covered Person has been employed by the Policyholder and continuously covered under a group personal accident and sickness insurance policy underwritten by Us which has been continuously held by the Policyholder for the period or periods of insurance immediately prior to the Period of Insurance.</p> <p>The Pre-Existing Medical Condition exclusion will apply under the Policy in respect of a Covered Person if that Covered Person has not had continuous cover under a group personal accident and sickness insurance underwritten by Us and held by the Policyholder immediately prior to the Period of Insurance.</p>
<p>New definition: “Serious Mental Impairment”</p>	<p><b>Serious Mental Impairment</b> means the Covered Person being diagnosed by a Doctor with a mental disorder (according to a recognised diagnostic system) arising solely and directly from their major head trauma as a result of a Bodily Injury, that, in the opinion of a Doctor, results in the Covered Person being Permanently unable to perform at least two (2) of the numbered</p>

	Activities of Daily Living without assistance of another person.
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## Personal Accident & Sickness – Cover

Change	Description
<b>Part A – Lump Sum Benefits</b>	
Amended Event 7 – Permanent Serious Mental Impairment	Permanent Serious Mental Impairment replaces Permanent and incurable insanity.
New Event 10 (b)	Now includes 80% benefit for Permanent Loss of Foot.

## Additional Cover under the Policy

Change	Description
Amended Benefit – Unexpired Membership Benefit	Redrafted for clarification of underwriting intention to make it clear that the benefit is payable if the disablement is suffered for the entire period for which a membership has been pre-paid.
Amended Benefit – Emergency Home Help	Temporary Total Disablement / Temporary Partial Disablement trigger is removed. Instead, all persons (irrespective of whether they earn an income or not) are subject to the same ‘test’ – Doctor certifies that the Claimant is unable to carry out their usual domestic duties as a result of a Bodily Injury.
Amended Benefit – Student Tutorial Costs	Temporary Total Disablement / Temporary Partial Disablement trigger is removed. Instead, all persons (irrespective of whether they earn an income or not) are subject to the same ‘test’ – Doctor certifies that the Claimant is unable to attend their registered classes as a result of a Bodily Injury.
Amended Benefit – Witnessing Terrorism Benefit	Temporary Total Disablement (a previous trigger to making a claim) is removed from the insuring clause.

## General Conditions Applicable to the Policy

Change	Description
New Condition 3	New condition to support the “Pre-Existing Medical Condition” definition.
Amended Condition 7	This condition is expanded to include Events 3 – 18 and clarify that additional advice may be sought to further verify a claim.
New Condition 14	Clarification added that upon payment of Event 2 or Event 3, benefits for Events 25 and/or Event 26 cease.
New Condition 15	Clarification added that relevant evidence (e.g. police report) must be provided to support the claim that relates to Act of Terrorism or Carjacking Benefit.

## General Exclusions Applicable to the Policy

Change	Description
Amended Exclusion 4	Redrafted drug and alcohol exclusion for clarification of intention.
Amended Exclusion 5	Medicare endorsement was previously combined with exclusion 6 (previously general exclusion 5). This is separated into a standalone exclusion.

## General Provisions Applicable to the Policy

Change	Description
Aggregate Limit of Liability – A	Clarification added that Aggregate applies per period of insurance (to align with the schedule). Limit may be reinstated if reached, subject to payment of additional premium.