



## Group Personal Accident & Sickness - What's Changed

The new Group Personal Accident & Sickness wording (GPAS 190124) applies to policies with an Inception Date on or after 19 January 2024.

This document serves to provide a summary of key changes to the standard policy terms and conditions following a review of our Product Disclosure Statement (PDS) and Policy Wording. Please read the PDS and Policy Wording thoroughly for the full details.

### Why have the changes been made?

The purpose of the changes to provide additional clarification (e.g. “where permitted by law”) or referencing relevant Legislation (e.g. Insurance Contracts Act) as appropriate.

### What sections have key changes?

#### Product Disclosure Statement

- What is a Product Disclosure Statement (PDS)
- What is ‘the Policy’
- The Purpose of the Cover
- Duty Not To Misrepresent/Duty of Disclosure
- Age Limitation
- Complaints and Dispute Resolution
- How to Make a Complaint
- Updating the PDS

#### Policy Wording: Benefits

- Death & Capital Benefits
- Driver Services Benefit
- Education Fund Benefit

#### General Conditions and Limitations

- Age Limitation
- Change in Activities
- Claims Off-Set and Other Deductions
- Duplicate Benefit Cover

### What else has changed?

The AHI Standard Definitions section has been reduced (as this previously included a complete list of all definitions utilised across the AHI suite of products, therefore we have removed those definitions that are not required in this PDS). Where a new definition is added or an existing definition has changed, this is to provide clearer intent and disclosure.