



ACCIDENTAL INJURY INSURANCE

Product Disclosure Statement
and Policy Document



AAMI



This product and combined Product Disclosure Statement and Policy Document are issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 under the brand, AAMI.

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1.0 Important information

This is the Product Disclosure Statement and Policy Document (together herein referred to as 'PDS') for AAMI Accidental Injury Insurance. AAMI Accidental Injury Insurance, this PDS and your schedule are issued by Suncorp Life & Superannuation Limited ABN 87 073 979 530 AFSL 229880 (Suncorp).

When reading this PDS, please refer to the 'What do we mean by that?' on pages 25-28 which shows the meaning of various terms used throughout.

AAI Limited ABN 48 005 297 807, AFSL 230859 trading as AAMI does not provide any financial product advice in relation to AAMI Accidental Injury Insurance, and does not issue, guarantee or underwrite AAMI Accidental Injury Insurance.

AAMI and Suncorp are related bodies corporate of Suncorp-Metway Limited ABN 66 010 831 722 (Suncorp-Metway). Various products and services are provided by different entities in the Suncorp Group. The different entities of the Suncorp Group are not responsible for, do not guarantee and are not liable in respect of products and services provided by other entities in the Suncorp Group. Suncorp-Metway does not guarantee and is not liable for AAMI Accidental Injury Insurance. This product is not a bank deposit or other bank liability.

If you are issued an AAMI Accidental Injury Insurance policy, this PDS, together with the schedule, constitutes your insurance policy and is evidence of your insurance with us. You should read this document in conjunction with the schedule because together they contain important information relating to your policy. Please keep this PDS and your schedule in a safe place. Your schedule is issued to you based on the information provided by you, to us on your application for insurance.

AAMI Accidental Injury Insurance is not a savings plan. The primary purpose is to provide a benefit under the terms and conditions of the policy in the event of a claimable event.

All the information contained in this PDS is current at the time of issue. We may change or update any information in this PDS from time to time. If the change is not materially adverse, we may notify you about that change by preparing an update on our website, www.aami.com.au/accidentalinjury. You can also obtain a printed copy of this free of charge by contacting us (please refer to the back page for details). If the change is a material or significant one, we will generally notify you within 3 months of the change occurring. We may also make improvements to your policy without any increase to your premium. If we make a change to your policy which in your opinion was adverse to you, we will, if you make a claim, assess your claim on the terms of the policy before the change took place.

If you are issued an AAMI Accidental Injury Insurance policy, you are the sole policy owner and insured person listed on the schedule. You are covered for the insured events under your policy 24 hours a day, 365 days a year. If premiums payable under the policy are paid (please refer to Your premium on page 13), your policy will continue until your 90th birthday, unless your policy stops earlier (please refer to When cover stops on page 11).

Before you buy this insurance, please read this PDS carefully, including 'When we will not pay' on page 12. Any information contained in this document has been prepared by Suncorp without taking into account your particular objectives, financial situation or needs. For that reason, before acting on the information, you should consider the appropriateness of the information in regards to your own circumstances.

For details on How to contact us, please refer to the back page.

This PDS was completed on 3 June 2014

This PDS is effective 13 July 2014

About AAMI Accidental Injury Insurance

AAMI Accidental Injury Insurance is a simple and affordable way to help protect yourself and your family against the financial costs that can occur in the event of an accident. It is designed to pay a lump sum benefit if you suffer one of a number of listed injuries – helping you cope financially while you recover.

Here are some great reasons to choose AAMI Accidental Injury Insurance. For full details, please refer to pages 6-16.

1. You can choose between the Standard Package and the Plus Package – allowing you to decide what level of cover and premium suits you.
2. You can apply for cover with no medical checks. Your application can be completed in minutes online or over the phone.
3. A family discount is available if more than one family member purchases a policy.
4. Your policy can help protect you financially against a number of common injuries, including broken bones, dislocations and severe burns.
5. Generally, the more serious the injury, the larger the specified benefit you will receive – recognising the additional financial burden of serious injuries.
6. You are covered 24 hours a day, 7 days a week, even if you are overseas.
7. Monthly or annual premiums are available to suit your budget.
8. The Automatic Indexation Benefit ensures your Injury Benefit keeps up with inflation.

9. If an accident results in your death, we will pay the Accidental Death Benefit to your nominated beneficiary or your legal personal representative.

2.0 Who can apply?

If you are aged between 18 and 75 (inclusive), an Australian or New Zealand citizen or permanent resident and residing in Australia at the time of application and have received this PDS in Australia, you can apply for AAMI Accidental Injury Insurance.

If you meet these criteria and your application is accepted by us, you will be covered for the benefits outlined on pages 6-10, 24 hours a day, 365 days a year anywhere in the world. Your policy will continue every year until your 90th birthday, unless your cover stops earlier (please refer to When cover stops on page 11).

AAMI Accidental Injury Insurance is a single life policy and you will be the sole owner and insured person.

3.0 Your cooling off period

You have 30 days from the policy commencement date to check that this insurance meets your needs. This is the cooling off period.

If you wish, you can cancel your policy during this cooling off period by notifying us in writing or verbally. If you notify us verbally, you will need to answer certain questions to confirm your identity. Provided you have not made a claim, you will receive a refund in full of any money you have paid.

4.0 What we cover

This section outlines the benefits payable under your AAMI Accidental Injury Insurance policy. If you are issued an AAMI Accidental Injury Insurance policy, you are entitled to all the benefits listed below.

Payment of a benefit is subject to our acceptance of your claim (please refer to Claims on page 18).

There are circumstances when we will not pay a benefit under your policy. Please refer to When we will not pay on page 12 for detailed information.

Any specified benefit payable under the Injury Benefit will be paid to the policy owner. Any benefit payable on your death will be paid to your nominated beneficiary (if applicable), otherwise to your legal personal representative.

4.1 Injury Benefit

If you have an accident resulting in any of the specified injuries listed in the following table, we will pay you the specified benefit for that injury, depending on the package you have chosen, unless in our opinion, one or more of the exclusions apply (please refer to When we will not pay on page 12).

For example, if you fall and fracture your arm and you have selected the Plus Package, we will pay you a benefit of \$8,000.

The details of each package are listed on pages 7-8:

Specified Injury	Specified Benefit	
	Standard Package	Plus Package
loss of limbs or sight	\$50,000	\$100,000
single loss of limb or eye	\$25,000	\$50,000
Fractures		
hip pelvis (excluding sacrum) thigh shaft	\$10,000	\$20,000
skull (excluding bones of the face or nose)	\$7,500	\$15,000
lower leg (excluding foot), kneecap or ankle vertebrae	\$5,000	\$10,000
arm (including elbow, excluding wrist) sternum	\$4,000	\$8,000
collar bone foot (including heel, excluding toes), hand (excluding thumbs and fingers) jaw (excluding cheekbone) shoulder blade wrist	\$1,500	\$3,000
cheekbone coccyx eye socket nose rib or ribs sacrum	\$500	\$1,000
Dislocations		
hip	\$7,500	\$15,000
knee, ankle, wrist, elbow	\$1,500	\$3,000
shoulder	\$500	\$1,000

Specified Injury	Specified Benefit	
	Standard Package	Plus Package
Burns		
severe burns to more than 20% of body surface or 50% of face	\$12,500	\$25,000
severe burns to at least 4% but less than 20% of body surface	\$7,500	\$15,000
severe burns of hands to at least 50% of either hand surface	\$4,000	\$8,000

If you suffer more than one specified injury at the same time, we will only pay for the injury with the greater specified benefit.

For example, if you were to suffer a dislocated knee and a fractured rib as a result of the same accident, we will only pay for the injury with the highest specified benefit, in this case the dislocated knee.

The specified benefit for dislocations of the same body part will only be paid once.

For example, if you were to dislocate your left shoulder and a specified benefit is paid, we will not pay any subsequent claims for a left shoulder dislocation.

If you are diagnosed with osteoporosis before or after your policy commencement date, the maximum number of claims that can be made for specified fractures following that diagnosis is 2, including (if applicable) the claim we paid which led to the diagnosis.

For example, if you were to fracture your hip and were diagnosed with osteoporosis following investigation of your fracture, we will only pay for one additional fracture under this policy.

The specified benefits payable under the Injury Benefit will reduce from the policy anniversary after your 80th birthday. The following table shows the percentage reduction that will be applied to the specified benefits payable at age 80.

Age at policy anniversary	Percentage reduction to specified benefit
80	10%
81	20%
82	30%
83	40%
84 - 89	50%

For example, if at your 80th birthday the specified benefit payable for a fractured wrist is \$3,500 (including indexation), after the policy anniversary at age 82 the specified benefit payable for the same injury would be \$2,450 (that is, the specified benefit of \$3,500 less 30%)

The Injury Benefit stops on your 90th birthday, unless cover stops earlier (please refer to When cover stops on page 11).

4.2 Automatic Indexation Benefit

We will automatically increase the specified benefits payable under the Injury Benefit each year on your policy anniversary by the indexation factor to a maximum of 10%. We will recalculate your premium each year to reflect the increase in the specified benefits in line with the indexation factor (and your age) and we will advise you of your new premium prior to your policy anniversary each year.

You can ask us not to apply the indexation factor to the specified benefits. If you request this, the specified benefits payable under the Injury Benefit will not change. The Automatic Indexation Benefit does not apply to the Accidental Death Benefit.

The Automatic Indexation Benefit stops on your 80th birthday, unless cover stops earlier (please refer to When cover stops on page 11).

4.3 Accidental Death Benefit

If you die as a result of an accident and your death occurs within 365 days of that accident, we will pay the Accidental Death Benefit as a lump sum to your nominated beneficiary (if applicable), otherwise to your legal personal representative, unless in our opinion one or more of the exclusions apply (please refer to When we will not pay on page 12). Depending on the package chosen by you, the Accidental Death Benefit payable is as follows:

Standard Package	Plus Package
\$15,000	\$30,000

The Accidental Death Benefit stops on your 90th birthday, unless cover stops earlier (please refer to When cover stops on page 11).

4.4 Nominate a Beneficiary

To help avoid any potential delay in the payment of your Accidental Death Benefit, you can nominate a beneficiary (for example your spouse or child) to receive the proceeds of your policy. If your application for an AAMI Accidental Injury Insurance policy has been accepted by us, we will send you a Nomination of Beneficiary form which you may choose to complete. The form and your policy will set out the terms that apply to your nomination including who you can nominate.

5.0 When cover starts

Your policy will start on the policy commencement date shown on your schedule. As long as you satisfy the eligibility requirements (please refer to Who can apply? on page 5) cover will commence on the date we accept your application and receive correct payment details.

Once we accept your application for cover under AAMI Accidental Injury Insurance, we will send you a schedule confirming our acceptance. This PDS and your schedule set out the full terms and conditions of your insurance with us. Please read these documents carefully and store them in a safe place.

6.0 When cover stops

Once you reach your 90th birthday, your cover will stop. Cover will also stop under this policy on the earliest of the following events:

- you ask us to cancel the policy;
- the date your policy is cancelled due to non-payment of outstanding premiums;
- you being paid a specified benefit for suffering loss of limbs or sight (please refer to the Injury Benefit table on page 7-8); or
- the date you die.

If cover stops we will not consider any claim, unless the accident giving rise to the claim occurred before cover stopped. We may also cancel this policy on any grounds permitted under relevant law by advising you in writing.

7.0 When we will not pay

We will not pay any benefit or refund any premium if the event giving rise to the claim, directly or indirectly is as a result of:

- your intentional self inflicted act;
- you working in an occupation:
 - at heights above 15 metres;
 - underground in the mining industry;
 - while carrying a firearm;
 - with explosives;
 - offshore in the oil, gas or petroleum industry;
 - and
 - overseas as part of your service in the armed forces.
- you attempting to engage in or engaging in
 - aviation or aerial pursuit activities other than as a fare paying passenger on a commercial airline on regular scheduled flights;
 - riding on or driving in any self-propelled vehicle engaged in any race, speed or reliability trial on any waterway, racing course, speedway or racing track;
 - mountaineering, rock climbing, abseiling or canyoning; and
 - diving to a depth of 45 metres or more, pot holing, wreck diving or diving in a cave
- you being under the influence of alcohol or drugs, other than those prescribed by a registered doctor and taken as directed.

8.0 Your premium

Your premium pays for your cover, government fees and charges and administration costs.

Your premium is based on your age and the package you have chosen. A 10% family discount may apply if an immediate family member also purchases an AAMI Accidental Injury Insurance policy. The premium stated in the schedule applies during the first 12 months after your policy commencement date.

Your premium is guaranteed not to change for 12 months from your policy commencement date. After this period, your premium may increase each year with age and with increases to the specified benefits as a result of the Automatic Indexation Benefit (explained on page 9). We will send you a notice prior to each policy anniversary confirming your premium. We can also change the premium rate for all policies of the same kind at any time. In the event we apply an increase to policies of the same kind, we will provide you with at least 30 days' notice and you will be charged the new premium from your next policy anniversary.

Premiums received are paid into our No. 1 statutory fund. A policy issued in relation to AAMI Accidental Injury Insurance is not eligible to participate in any surplus arising in our statutory fund.

8.1 Are you eligible for a family discount?

Should an immediate family member also purchase an AAMI Accidental Injury Insurance policy both you and your immediate family member will enjoy a 10% discount. The discount will apply to the premium payable (please refer to How to calculate your premium on page 14).

8.2 How to calculate your premium

Your premium is based on your age and whether you have chosen the Standard or Plus Package.

Please use the following table to determine your monthly premium or for a personalised quote please contact us on 13 22 44 or go to www.aami.com.au/accidental-injury. Discounts may apply.

To calculate the premium using the following table, please use your age at the time of application. If you are eligible for a Family Discount, this will reduce your premium by 10%.

Please note: To calculate your annual premium, simply multiply the applicable monthly premium by 12.

For example, if you are age 67 and choose the Plus Package, the annual premium will be \$40.70 x 12, totaling \$488.40 per annum. If an immediate family member also purchases an AAMI Accidental Injury Insurance policy, your premium will reduce to \$439.56 per annum after applying the 10% Family Discount.

Monthly Premiums

Your age	Standard Package	Plus Package
18 - 65	\$18.05	\$32.49
66	\$20.33	\$36.59
67	\$22.61	\$40.70
68	\$24.89	\$44.80
69	\$27.17	\$48.91
70	\$29.45	\$53.01
71	\$31.73	\$57.11
72	\$34.01	\$61.22
73	\$36.29	\$65.32
74	\$38.57	\$69.43
75	\$40.85	\$73.53

This table does not include renewal premiums or take into account any Family Discount which you may be entitled to.

8.3 Paying your premium

Your premiums are payable from the financial institution account or credit card you nominate. Your premium and the frequency (monthly or annually) you have chosen to pay your premium are detailed on your schedule.

You have up to 14 days (or 30 days if you pay monthly) from the date each premium is due to pay your premiums. This period is called the days of grace. If you are entitled to claim within the days of grace, we will pay the benefit if otherwise payable on the terms explained in this policy document, less the amount of any unpaid premium.

If your premium remains unpaid during the days of grace, we will send a notice to you specifying the date we will cancel the policy without any refund of premium. If the premium remains unpaid, we will also provide written notice of cancellation to you at the address last advised to us. We will not be liable for any claims after the date of cancellation.

If we cancel your policy due to non-payment of premiums, you can complete an Application for Reinstatement and return it to us for consideration within 3 months of the policy's cancellation date. In order for us to process your Application for Reinstatement, all outstanding premiums must be paid by you.

8.4 Taxation

Usually premiums are not tax deductible and any benefit payments are not assessable for tax purposes. These comments are a guide only and do not take into account changes in taxation laws or your particular circumstances. Please ask your tax adviser or the Australian Taxation Office about your own circumstances.

9.0 Risks

You should be aware of the risks involved before buying any life insurance policy. Some of the risks associated with holding this life insurance policy include:

- your policy may not suit your needs;
- your level of cover may be insufficient; or
- the premiums you pay over the life of the policy may exceed the sum insured.

It's important that the policy meets your needs both now and in the future. You may need to seek assistance from an adviser if the terms are not consistent with your needs or do not suit your personal circumstances.

10.0 How can I apply?

You can apply for AAMI Accidental Injury Insurance in one of 2 ways:

Contact us on 13 22 44, where you will always speak to a real person 7 days a week.

Visit www.aami.com.au/accidentalinjury and complete an online application

11.0 How to contact us

11.1 Administration queries and changes

If you have any queries about your policy or you would like to make any changes to your policy, including a change to your address or to your payment type, please contact us (please refer to the back page for contact details). A change to this policy will only apply if we confirm the change in writing. You can

apply to alter the chosen package on an existing policy by contacting us.

During the life of this policy, you cannot assign ownership of this policy to any other person or party.

11.2 Complaints

If you have a complaint about this product or our services, you can contact us (please refer to back page for details).

If you are dissatisfied with our decision or the way we handled your complaint, you can also contact the Financial Ombudsman Service (FOS) Australia. FOS is an external dispute resolution scheme that provides free services to customers, and is a totally independent and impartial body who will deal with your complaint directly, or follow up the matter on your behalf in accordance with its terms of reference.

You can contact FOS by:

phoning 1800 367 287
or (03) 9613 7366

faxing (03) 9613 6399

emailing info@fos.org.au

writing to

Financial Ombudsman Service Australia

GPO Box 3

MELBOURNE VIC 3001

visiting www.fos.org.au

12.0 Claims

If entitled to make a claim, you, your nominated beneficiary or legal personal representative can contact us on 13 22 44 and we will then send a claim pack that needs to be completed to our satisfaction and returned to us.

To make a claim under the Injury Benefit, you are required to contact us as soon as reasonably possible after your accident. The following information will be required:

- if the claim is as a result of a fracture, we will require a certified medical certificate from a registered doctor; or

- if the claim is as a result of a dislocation, we will require a certified medical certificate from either a registered doctor, or an attending nurse or ambulance officer; or

- if the claim is as a result of single loss of limb or eye, loss of limbs or sight or severe burns, a claim form completed by you and a registered doctor; and

- certified proof of identity (birth certificate, drivers licence or passport).

To make a claim under the Accidental Death Benefit, your nominated beneficiary or legal personal representative are required to contact us as soon as reasonably possible after your death. The following information will be required:

- the claim form completed by your nominated beneficiary or legal personal representative;

a certified copy of the death certificate or other evidence satisfactory to us; and

certified proof of identity (birth certificate, drivers licence or passport).

If you have made a valid nomination of beneficiary, which we will confirm with you in writing, we will pay any benefit payable under the Accidental Death Benefit in accordance with your nomination, subject to any relevant terms and conditions which may apply as explained on your Nomination of Beneficiary form.

We can ask for information we might reasonably need and obtain medical and other records to ensure that the terms and conditions of the policy as set out in this policy document are satisfied.

Payment of a benefit under this policy will be subject to relevant legislative requirements being adhered to and depending upon individual circumstances, additional information may be required by us.

You, your nominated beneficiary or legal personal representative will be required to pay for the cost of satisfying these claim requirements, unless we notify you otherwise.

To assess your claim promptly, we need to ensure the information provided to us at the time of application is correct, for example your age. If we have received any false information, we may refuse the claim, adjust the premiums paid by you or the benefit payable by us.

We may refuse the claim if we are disadvantaged by any delay in notifying us of a claim.

All payments are made as a lump sum in Australian currency.

We will not consider any claim, unless the accident giving rise to the claim occurred while your policy was still in force.

13.0 Privacy Statement

Your privacy is important

Suncorp Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 is a member of the Suncorp Group, which we'll refer to simply as "the Group".

Why do we collect personal information?

Personal information is information or an opinion about an identified individual or an individual who is reasonably identifiable. We collect personal information so that we can:

- identify you and conduct appropriate checks;
- understand your requirements and set up, administer and manage our products and services;
- determine eligibility for a family discount where applicable;
- manage and administer underwriting and claims, including any investigation and assessment of claims;
- manage, train and develop our employees and representatives;
- manage complaints and disputes, and report to dispute resolution bodies; and
- get a better understanding of you, your needs, your behaviours and how you interact with us, so we can engage in product and service research, development and business strategy including managing the delivery of our services and products via the ways we communicate with you.

What happens if you don't give us your personal information?

If we ask for your personal information and you don't give it to us, we may not be able to provide you with any, some, or all of the features of our products or services.

How we handle your personal information

We collect your personal information directly from you and, in some cases, from other people or organisations. We also provide your personal information to other related companies in the Group, and they may disclose or use your personal information for the purposes described in 'Why do we collect personal information?' in relation to products and services they may provide to you. They may also use your personal information to help them provide products and services to other customers, but they'll never disclose your personal information to another customer without your consent.

Under various laws, we may be authorised or required to collect your personal information. These laws include the: Australian Securities and Investments Commission Act 2001; Corporations Act 2001 and Life Insurance Act 1995 as those Acts are amended and any associated regulations. From time to time other Acts may require, or authorise us to collect your personal information.

We will use and disclose your personal information for the purposes we collected it as well as purposes that are related, where you would reasonably expect us to. We may disclose your personal information to and/or collect your personal information from:

other companies within the Group and other trading divisions or departments within the same company (please see our Privacy Policy for a list of brands/companies);

hospitals and medical, health or wellbeing professionals;

other insurers, reinsurers, insurance investigators and claims or insurance reference services, loss assessors, financiers;

a third party that we've contracted to provide financial services, financial products or administrative services – for example:

- information technology providers,

- print/mail/digital service providers,

- marketing agencies and other marketing services,

- imaging and document management services,

a third party claimant or witnesses in a claim;

third parties authorised by you;

policy or product holders or others who are authorised or noted on the policy as having a legal interest, including where you are an insured person but not the policy or product holder;

the Financial Ombudsman Service Australia or any other external dispute resolution body;

legal and any other professional advisers or consultants such as accountants;

customer, product, business or strategic research and development organisations;

data warehouse, strategic learning organisations, data partners, analytic consultants;

social media and other virtual communities and networks where people create, share or exchange information;

government, statutory or regulatory bodies and enforcement bodies; and

any of our Group joint ventures where authorised or required.

We'll use a variety of methods to collect your personal information from, and disclose your personal information to these persons and organisations, including written forms, telephone calls and via electronic delivery. We may collect and disclose your personal information to these persons and organisations during the information life cycle, regularly, or on an ad hoc basis, depending on the purpose of collection.

Overseas Disclosure

Sometimes, we provide your personal information to – or get personal information about you from – persons located overseas, for the same purposes as in 'Why do we collect personal information?'

The countries we usually disclose your personal information to have been outlined on our website suncorpgroup.com.au/privacy or you can give us a call and we will provide you a copy.

From time to time, we may need to disclose your personal information to, and collect your personal information from, other countries not on this list. Nevertheless, we will always disclose and collect your personal information in accordance with privacy laws.

Your personal information and our marketing practices

Every now and then, we and any related companies that use the AAMI brand might let you know – including via mail, SMS, email, telephone or online – about news, special offers, products and services that you might be interested in. We will engage in marketing unless you tell us otherwise. You can contact us to update your marketing preferences at any time.

In order to carry out our direct marketing we collect your personal information from and disclose it to others that provide us with specialised data matching, trending or analytical services, as well as general marketing services (you can see the full list of persons and organisations under 'How we handle your personal information'). We may also collect your personal information for marketing through competitions.

We, and other people who provide us with services, may combine the personal information collected from you or others, with the information we, or companies in our Group, or our service providers already hold about you. We may also use online targeted marketing, data and audience matching and market segmentation to improve advertising relevance to you.

How to access and correct your personal information or make a complaint

You have the right to access and correct your personal information held by us and you can find information about how to do this in the Suncorp Group Privacy Policy.

The Policy also includes information about how you can complain about a breach of the Australian Privacy

Principles and how we'll deal with such a complaint. You can get a copy of the Suncorp Group Privacy Policy. Please use the contact detail in Contact Us.

Contact us

For more information about our privacy practices including overseas disclosure or to tell us about your marketing preferences you can contact us:

13 22 44

aamilife@aami.com.au

aami.com.au/privacy

14.0 What do we mean by that?

Where any words appear in this PDS, whether the first letter is in upper or lower case, their meanings are listed below.

Where applicable, with respect to the definitions, singular includes the plural and vice versa.

accident: means an event that occurs during the life of this policy which solely and directly causes injury as a result of violent, external and visible means.

dislocation: means damage to a joint where one or more bones are completely out of place. It excludes partial dislocations, for example where the bone ends are out of place but still touching.

expiry date: means the date your policy ends as stated on the schedule.

fracture: means the disruption in the continuity of the bone, with or without displacement, confirmed by radiographic or scanning technique. Stress fractures are excluded.

immediate family members: means your partner, parents, siblings or children.

indexation factor: means the percentage change in the consumer price index (CPI) which is the weighted average of the 8 Australian capital cities combined as published by the Australian Bureau of Statistics or any body which succeeds it and in respect of the 12 month period finishing on 30 September. The indexation factor will be applied from 1 March the following year. If the CPI is not published by this date, the indexation factor will be calculated upon a retail price index which we consider most nearly replaces it.

injury: means physical damage to your body which occurs while cover for the applicable benefit was in force under this policy.

insured person: means the person who has been accepted by us and listed on the schedule as the insured person under this policy.

legal personal representative: means the executor or administrator of your estate or any other person(s) who is authorised by law to administer and distribute your estate.

loss of limbs or sight: means the total and permanent loss of use of:

both feet;

both hands;

the sight in both eyes (to the extent of 6/60 or less);
or

any combination of at least two of: a hand, a foot or sight in an eye (to the extent of 6/60 or less).

nominated beneficiary: means the person you nominate using the Nomination of Beneficiary form to receive the Accidental Death Benefit under your policy.

package: means the package chosen (Standard or Plus) under the policy as stated on the policy schedule.

partner: means your spouse or a person living with you as your spouse on a domestic basis in good faith. He or she can be the same sex as you.

policy: means your AAMI Accidental Injury Insurance, which consists of this combined Product Disclosure Statement and Policy Document, the schedule and information provided in your application.

policy anniversary: means the anniversary of your policy commencement date.

policy commencement date: means the date we accept your application for cover as shown on the schedule.

policy owner: means the person listed on the schedule as the owner of this policy.

premium: means the amount you pay us for the insurance.

registered doctor: means a doctor who is legally qualified and properly registered. The doctor cannot be you or a member of your family. If practising outside Australia, the doctor must have qualifications equivalent to Australian Standards.

schedule: means a document issued by us which shows important information about your policy, including your policy number, premiums and policy commencement date.

severe burns: means accidental burns that involve damage or destruction of the skin to its full depth through to the underlying tissue.

single loss of limb or eye: means the total and permanent loss of use of:

one foot;

one hand; or

sight in one eye (to the extent of 6/60 or less).

specified benefit: means the amount payable, as stated in this policy document, relating to the specified injury under the policy.

specified injury: means an injury for which a specified benefit may be paid under this policy.

Suncorp Group: means Suncorp Group Limited ABN 66 145 290 124 and its subsidiaries, including Suncorp.

we, us and **our:** means Suncorp Life & Superannuation Limited, ABN 87 073 979 530 AFSL 229880.

you and **your:** means the policy owner who is also the insured person(s) who has been accepted by us and is shown on the schedule.

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**We're here to help you
24 hours a day
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