



SIGNIFICANT EVENT NOTICE TO MEMBERS

UPDATE ABOUT OUR ENERGY SUPER TOTAL AND PERMANENT DISABLEMENT INSURANCE

In this Notice, Electricity Supply Industry Superannuation (Qld) Ltd (ABN 30 069 634 439) as the Trustee of Energy Super (ABN 33 761 363 685), advises changes to one of the Total and Permanent Disablement (TPD) definitions within the insurance policy.

The changes in this Notice apply from 1 July 2020.

Changes to the definition of Total Permanent Disablement

We've made some changes to the definition of Total and Permanent Disablement (TPD). The key changes are the removal of the Activities of Daily Living Definition and the introduction of an "Any Occupation" (Definition 2) that applies to Member's working less than 15 hours per week or are currently not working.

Please see below table as reference to the change:

Pre 1 July 2020	On or After 1 July 2020
PART C: Activities of daily living	PART B: Any Occupation - TPD Definition 2
You are incapacitated to such an extent that, in the "Insurer" and Trustee's opinion, after consideration of medical and other relevant evidence, you are unlikely to ever be able to perform at least two "activities of daily living" without the physical help of someone else.	You satisfy all of the following (a), (b) and (c):
<p>For the purpose of this definition, "activities of daily living" means:</p> <ul style="list-style-type: none"> • bathing and/or showering; or • dressing; or • moving from place-to-place including in and out of bed and in and out of a chair; or • eating or drinking; or • using the toilet. <p>In addition to this, you must be unlikely to ever engage in or work for reward in any Occupation for which you are reasonably suited by education, training or experience.</p>	<ul style="list-style-type: none"> a) Were not Gainfully Working: <ul style="list-style-type: none"> i. on the day immediately prior to the Event Date; or ii. for an average of at least 15 hours per week in the 6 months (or the actual period of time the Insured Member worked if less than 6 months) immediately prior to the Event Date; b) are "Following the Advice of a Medical Practitioner in relation to your illness or injury for which you are claiming; and c) in the "Insurer's" opinion, after taking into consideration Other Factors, based on medical or other evidence satisfactory to the "Insurer", solely because of injury or illness, you: <ul style="list-style-type: none"> i. have not worked during the entire Waiting Period; ii. as at the Date of Disablement are incapable of ever working in any Gainful Employment for which you: <ul style="list-style-type: none"> A. are reasonably suited by Previous Education, Training or Experience; or B. may become reasonably suited due to Reasonable Retraining or Rehabilitation.

For further information and to read the full definitions of TPD please refer to page 13 of the *Insurance Guide* available at energysuper.com.au/pds

These changes simplify the definition and will improve claim outcomes for Member's who are unemployed or working less than 15 hours per week.

While we acknowledge and respect your preference to not be contacted, it is important for you to know all required information about Energy Super.

You do not need to take any action as a result of these changes, but should you have questions regarding the changes please contact us at info@energysuper.com.au or call us 1300 436 374.

Yours Sincerely,



Sean Marteene
General Manager, Customer Insight and Product

WE'RE HERE TO HELP

W energysuper.com.au E info@energysuper.com.au T 1300 436 374 8.00am to 6.00pm, Monday to Friday

It is important to note that the information contained in this document is only general advice. It does not take into account your specific objectives, financial circumstances or needs. You should consider whether the information is appropriate to your specific circumstances before taking any action. If you wish to obtain a financial product as a result of the general advice, you should obtain a Product Disclosure Statement in relation to that product before taking any action. You should consider obtaining specific advice before making any decisions with respect to financial products.

Information in this document is accurate as at 2 February 2021. Electricity Supply Industry Superannuation (Qld) Ltd (ABN 30 069 634 439) (AFSL 336567) is the Trustee and issuer of Energy Super (ABN 33 761 363 685). A Product Disclosure Statement (PDS) is available from energysuper.com.au or by calling 1300 436 374. Before making a change to your insurance you should consider the PDS and insurance guide. If you need assistance, talk to one of our financial advisers.