

AMP Life Medical Definition Review and Enhancements

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Medical Definition Review

AMP Life wants to make sure that both you and your loved ones are protected, when the unexpected happens.

At AMP Life, we are aware that our business wouldn't be the same without customers like you. We appreciate that you have chosen us to financially protect yourself and your loved ones, and we wanted to let you know that we value your ongoing support.

We are delighted to advise that your policy has been upgraded. This upgrade includes enhancements to a range of definitions in our in force Crisis, Trauma and Income Protection policies across a number of products, to help ensure that you are getting the best cover for your needs and that our offering is up to date with current medical practices.

This brochure details the particular conditions that we have enhanced and the applicable policies in each case.

These changes will come into effect as of 21 September 2020 and will be applied to your policies automatically. If you need any further information, please contact your Adviser directly.

You cannot make a claim on an upgraded definition, feature or benefit if a medical condition that has an effect on that claim existed before the date the upgrade became effective on 21 September 2020. Any exclusions or endorsements that applied to your insurance policy prior to the upgrade, will still apply after the upgrade.

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Conditions

Alzheimer's Disease & Other Dementias

Alzheimer's disease and other dementias commonly affect the memory, thoughts, behaviours, emotions and the personalities of those who suffer. As the disease progresses, it can affect a person's ability to independently perform basic daily tasks.

Almost 70,000 Kiwis are living with dementia today, with around 170,000 expected to be living with it by 2050¹. In 2019, AMP Life paid out a total of over \$230,000 towards Alzheimer's and Dementia trauma claims.

What's new: We have altered the requirements to allow for significant cognitive impairment and removed the requirement for permanency.

Group Insurance	
<p>Workplace Protection Package</p> <p>Workplace Protection Plan</p>	<p>New Definition</p> <p>Which is specifically defined as an unequivocal clinical diagnosis of Alzheimer's Disease or Dementia made by an appropriate medical specialist approved by AMP Life. The Alzheimer's Disease or Dementia must result in significant cognitive impairment.</p> <p>Significant cognitive impairment means a deterioration in the Life Insured's Mini-Mental State Examination scores to 24 or less.</p>
Lifetrack	
<p>Home Loan Crisis Cover</p>	<p>New Definition</p> <p>We will pay if the Person Insured has an unequivocal clinical diagnosis of Alzheimer's Disease, or any other irreversible dementia, by an appropriate medical specialist approved by AMP Life. The Alzheimer's Disease or Dementia must result in significant cognitive impairment.</p> <p>Significant cognitive impairment means a deterioration in the Person Insured's Mini-Mental State Examination scores to 24 or less.</p> <p>We do not cover dementia directly aggravated by alcohol or related to drug use that is not prescribed by a doctor.</p> <p>Glossary of terms</p> <p>Dementia - A progressive mental deterioration due to organic disease of the brain.</p>
<p>Vital Plus Crisis Cover</p>	<p>New Definition</p> <p>If the Person Insured has an unequivocal clinical diagnosis by an appropriate medical specialist approved by AMP Life of Alzheimer's Disease or any Other Irreversible Dementia (as per the definitions below). We will pay a diagnosis benefit of the greater of 25% of the benefit determined under ['How much We will pay'] (up to a maximum of \$50,000) or \$10,000. If as a result of the Alzheimer's Disease or Other Irreversible Dementia, the medical specialist considers that the Person Insured has significant cognitive impairment, we will pay the full benefit.</p> <p>Significant cognitive impairment means a deterioration in the Person Insured's Mini-Mental State Examination scores to 24 or less.</p> <p>We do not cover dementia directly aggravated by alcohol or related to drug use that is not prescribed by a doctor.</p> <p>Glossary of terms</p> <p>Dementia - A progressive mental deterioration due to organic disease of the brain.</p> <p>Alzheimer's Disease - as defined in the "Diagnostic and Statistical Manual of Mental Disorders, Fifth Edition, Text Revised 2013" (or subsequent editions) produced by the American Psychiatric Association.</p> <p>Other Irreversible Dementia – severe permanent cognitive impairment as determined by a Mini-Mental score of 24 or less.</p>

¹Alzheimer's New Zealand, 03/07/2020 <https://www.alzheimers.org.nz/information-and-support/information/what-is-dementia> and <https://www.alzheimers.org.nz/our-voice/new-zealand-data>

Risk Protection Plan	
Trauma (Nov 1997 – Jan 2013)	New Definition <p>A partial payment will be made on the unequivocal diagnosis of Alzheimer's Disease or Dementia certified by an appropriate medical specialist approved by AMP Life resulting in a significant cognitive impairment for which no other recognisable cause has been identified. The partial payment will be a one-off payment based on 10% of the Trauma Sum Insured up to a maximum of \$25,000.</p> <p>The remainder of the benefit shall be paid upon the condition resulting in a significant cognitive impairment to the extent that the Life Insured requires continual supervisory care. Significant cognitive impairment means a deterioration in the Life Insured's Mini-Mental state Examination scores to 24 or less.</p>
Other Products	
Essentials EasyChoice Goldline (all) Stand Alone Trauma (SAT) Trauma Recovery Benefit (TRB)	New Definition <p>The unequivocal clinical diagnosis of Alzheimer's Disease or Dementia made by an appropriate medical specialist approved by AMP Life resulting in significant cognitive impairment.</p> <p>Significant cognitive impairment means a deterioration in the Life Insured's Mini-Mental State Examination scores to 24 or less.</p>
Survival Insurance TLI Critical Illness	New Definition <p>Significant and permanent failure of brain function, resulting in the person having significant cognitive impairment. Significant cognitive impairment means a deterioration in the Life Insured's Mini-Mental State Examination scores to 24 or less.</p>

Aplastic Anaemia

Aplastic Anaemia is a condition characterised by a significant reduction in the number of red cells, white cells and platelets in the bone marrow. The cause of aplastic anaemia is thought to be an autoimmune response by the body. It may be caused by triggers such as a response to certain drugs, exposure to certain chemicals or as the result of a virus².

What's new: We've added new ways to qualify for payment with treatment options.

Group Insurance	
Workplace Protection Plan Workplace Protection Package	New Definition <p>Irreversible bone marrow failure as confirmed by an appropriate medical specialist approved by AMP Life and requiring treatment by at least one of the following:</p> <ul style="list-style-type: none"> – Blood product support of red cell or platelet transfusions; – Marrow stimulating agents; – Bone marrow transplantation; and/or – Immunosuppressive agents.
Lifetrack	
Children's Crisis Cover Vital Plus Crisis Cover Trauma Cover	Lifetrack Product New Definition <p>We will pay if the Person Insured has aplasia of the bone marrow which requires at least one of the following:</p> <ul style="list-style-type: none"> – Blood product support of red cell or platelet transfusions; or – Bone marrow transplantation; or – Marrow stimulating agents; or – Immunosuppressive therapy. Glossary of terms <p>Aplasia - failure of the bone marrow to produce blood cells. Aplastic Anaemia - a severe form of anaemia caused by aplasia of the bone marrow. Immunosuppressive therapy - therapy which suppresses the immune system.</p>

² Lukemia.org.nz, accessed 13/07/2020 <https://www.leukaemia.org.nz/information/about-blood-cancers/related-conditions/>

Home Loan Crisis Cover	<p>New Definition</p> <p>We will pay if the Person Insured has aplasia of the bone marrow which in the opinion of an appropriate medical specialist approved by AMP Life requires at least one of the following:</p> <ul style="list-style-type: none"> – Blood product support of red cell or platelet transfusions; or – Bone marrow transplantation; or – Marrow stimulating agents; or – Immunosuppressive therapy. <p>Glossary of terms</p> <p>Aplasia - failure of the bone marrow to produce blood cells.</p> <p>Aplastic Anaemia - a severe form of anaemia caused by aplasia of the bone marrow.</p> <p>Immunosuppressive therapy - therapy which suppresses the immune system.</p>
Risk Protection Plan	
Children's Trauma Trauma (Nov 1997 – Jan 2013) Trauma (Feb 2013 – current)	<p>New Definition</p> <p>We will pay if the Life Insured has irreversible bone marrow failure as confirmed by an appropriate medical specialist approved by AMP Life and requiring treatment by at least one of the following:</p> <ul style="list-style-type: none"> – Blood product support of red cell or platelet transfusions; or – Marrow stimulating agents; or – Bone marrow transplantation; or – Immunosuppressive agents.
Other Products	
EasyChoice	<p>New Definition</p> <p>Irreversible aplasia of bone marrow, certified by an appropriate medical specialist approved by AMP Life.</p>
Stand Alone Trauma (SAT) Trauma Recovery Benefit (TRB) Goldline (all)	<p>New Definition</p> <p>Which is specifically defined as bone marrow failure as confirmed by an appropriate medical specialist approved by AMP Life and requiring treatment by at least one of the following:</p> <ul style="list-style-type: none"> – Blood product support of red cell or platelet transfusions; or – Bone marrow transplantation; or – Marrow stimulating agents; or – Immunosuppressive therapy. <p>Glossary of terms</p> <p>Aplasia - failure of the bone marrow to produce blood cells.</p> <p>Aplastic Anaemia - a severe form of anaemia caused by aplasia of the bone marrow.</p> <p>Immunosuppressive therapy - therapy which suppresses the immune system.</p>
Essentials	<p>New Definition</p> <p>Irreversible bone marrow failure as confirmed by an appropriate medical specialist approved by AMP Life and requiring treatment by at least one of the following:</p> <ul style="list-style-type: none"> – Blood product support of red cell or platelet transfusions; or – Bone marrow transplantation; or – Marrow stimulating agents; or – Immunosuppressive therapy.
Survival Insurance TLI Critical Illness	<p>New Definition</p> <p>Total aplasia of bone marrow</p>

Benign Brain Tumour

A benign brain tumour is a mass of cells which grow slowly in the brain; as it is non-cancerous, the tumour tends to stay in one place and does not spread. These types of tumours don't often come back if all the tumour can be safely removed during a single surgery.

What's new: The Benign Brain Tumour condition now includes coverage for tumours of the spinal cord for all products.

Group Insurance	
Workplace Protection Plan	<p>New Definition Benign Brain or Spinal Cord Tumour</p> <p>A non-cancerous tumour in the brain or spinal cord that gives rise to characteristic symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, sensory and motor impairment which:</p> <ul style="list-style-type: none"> – Produces neurological damage and functional impairment, which an appropriate medical specialist considers to be permanent; or – The insured person has had surgery to remove in accordance with the advice of a medical practitioner. <p>The presence of the underlying tumour must be confirmed by imaging studies such as CT scan or MRI (Magnetic Resonance Imaging). Cysts, granulomas malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland are excluded.</p>
Risk Protection Plan	
Trauma (Nov 1997 – Jan 2013)	<p>New Definition Benign Brain or Spinal Cord Tumour</p> <p>A non-cancerous tumour in the brain or spinal cord that gives rise to characteristic symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, sensory and motor impairment which:</p> <ul style="list-style-type: none"> – Produces neurological damage and functional impairment, which an appropriate medical specialist considers to be permanent; or – The Life Insured has had surgery to remove in accordance with the advice of a medical practitioner. <p>The presence of the underlying tumour must be confirmed by imaging studies such as CT scan or MRI (Magnetic Resonance Imaging). Cysts, granulomas malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland are excluded..</p>
Other Products	
Essentials	<p>New Definition Benign Brain or Spinal Cord Tumour</p> <p>A non-cancerous tumour in the brain or spinal cord that gives rise to characteristic symptoms of increased intracranial pressure such as papilledema, mental symptoms, seizures, sensory and motor impairment which:</p> <ul style="list-style-type: none"> – Produces neurological damage and functional impairment, which an appropriate medical specialist considers to be permanent; or – You have had surgery to remove in accordance with the advice of a Medical Practitioner. <p>The presence of the underlying tumour must be confirmed by imaging studies such as a CT scan or MRI ('Magnetic Resonance Imaging'). Cysts, granulomas, malformations in or of the arteries or veins of the brain, haematomas and tumours in the pituitary gland are excluded.</p>

Cancer (Malignant Tumours) Cancer

New Zealand and Australia have the highest rates of melanoma skin cancer in the world; it is the fourth most commonly diagnosed cancer in New Zealand³. In 2019, AMP Life paid out a total of over \$1.7 million towards Melanoma trauma claims, with an average payment amount of over \$120,000.

Malignant tumours are cancerous tumours where the cells can grow and spread to other parts of the body. In 2019, AMP Life paid a total of 198 trauma claims for cancer, with a combined amount paid totalling over \$17 million.

What's new: We have improved the Melanoma qualification within our Cancer definitions by reducing the exclusion for melanomas from 1.5mm to 1.0mm depth. AMP Life have also removed the TNM measure documented within the prostate cancer requirements as it is no longer a relevant measure. In addition, any exclusions for Kaposi's Sarcoma and AIDS related tumours have been removed.

Group Insurance	
Workplace Protection Package	<p>New Definition</p> <p>Which is specifically defined as the first unequivocal diagnosis of any internal malignant tumour requiring treatment by surgery, radiotherapy, hormone therapy or chemotherapy. Tumours treated by endoscopic procedures alone and tumours classed as carcinoma in situ and urinary bladder tumours that have not invaded the muscle layer are excluded. Included is any malignant tumour or melanoma considered too advanced or too serious for specific treatment to be warranted. Tumours of the skin are excluded with the exception of malignant melanoma where there is evidence of spread to lymph nodes or distant tissues.</p>
Workplace Trauma Plan	<p>New Definition</p> <p>Means the occurrence of an invasive malignant tumour. Included will be the following:</p> <ul style="list-style-type: none"> – Prostate tumour with a Gleason score of 6 or more or of an equivalent classification if the tumour is confirmed by histological examination and requires the person insured to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or if the tumour is completely untreatable. – Carcinoma in situ of the testicle, where one or both testes are removed by radical orchidectomy; – Tumours classified as carcinoma in situ of the breast or other organ requiring Radical Surgery; and – Leukaemia, lymphoma, Hodgkin's disease and other malignant tumours and melanomas of at least Clark Level 3 or 1.0mm Breslow thickness or greater, unless specified below. <p>The following are excluded:</p> <ul style="list-style-type: none"> – Tumours classified as carcinoma in situ unless a tumour specified above requiring Radical Surgery; – Prostate tumours of an equivalent or lower classification other than those specified above; – Lymphocytic leukaemia less than Rai Stage 1; – Malignant melanomas and other skin cancers other than those specified above; and – Tumours that are a recurrence or metastases of a tumour that first occurred within the 90 day qualifying period. <p>Carcinoma in situ means focal new growth of malignant cells that have not yet invaded normal tissues and have been diagnosed by biopsy.</p>

³Sunsmart.org.nz accessed 13/07/2020, <https://www.sunsmart.org.nz/skin-cancer/facts-and-figures#:~:text=It%20is%20estimated%20that%20over,cost%20of%20treating%20skin%20cancer.>

Children's Crisis Cover**Lifetrack Product****New Definition**

We will pay if the Person Insured suffers a malignant tumour or melanoma which is confirmed by pathology tests and results in the spread of malignant cells and the invasion of normal tissue. We will also cover sarcoma, Hodgkin's lymphoma, non-Hodgkin's lymphoma, malignant bone marrow disorders and leukaemia.

We will not pay under this particular crisis condition for either of the following:

- Primary cancer of the breast, prostate, skin or bowel (these are covered in a separate definition); or
- Tumours which are histologically described as pre-malignant or showing malignant changes of carcinoma-in-situ.

Glossary of terms

Bone marrow disorders - life shortening and chronic disorder of bone marrow elements.

Carcinoma in situ - cancer confined to its site of origin and readily curable.

Hodgkin's lymphoma and non-Hodgkin's lymphoma - sometimes treatable malignant diseases causing enlargement of the lymph nodes and spleen.

Leukaemia - a malignant disease of the bone marrow, causing abnormalities in the blood, spleen, and lymph nodes.

Sarcoma - a malignant tumour usually occurring in the bone.

Home Loan Crisis Cover

We will pay if a Person Insured suffers a malignant tumour which is confirmed by pathology tests and results in the spread of malignant cells and the invasion of normal tissue. We also cover sarcoma, Hodgkin's lymphoma, non-Hodgkin's lymphoma, malignant bone marrow disorders and leukaemia with the exception of chronic lymphocytic leukaemia, Binet stages A and B or Rai stages 0, I and II.

We will not pay under this particular crisis condition for either of the following:

- cancer of the breast, prostate, skin or bowel; or
- tumours which are confirmed as pre-malignant or showing malignant changes of 'carcinoma in situ' and not requiring radical surgery.

Glossary of terms

Binet/Rai stages - classification of chronic lymphocytic leukaemia which describes disease progression.

Bone marrow disorders - life shortening and chronic disorder of bone marrow elements.

Carcinoma in situ - cancer confined to its site of origin and readily curable.

Chronic lymphocytic leukaemia - a form of leukaemia that is usually only life threatening in its advanced stages.

Hodgkin's lymphoma and non-Hodgkin's lymphoma - sometimes treatable malignant diseases causing enlargement of the lymph nodes and spleen.

Leukaemia - a malignant disease of the bone marrow, causing abnormalities in the blood, spleen, and lymph nodes.

Sarcoma - a malignant tumour usually occurring in the bone

<p>Vital Crisis Cover</p>	<p>New Definition</p> <p>We will pay if the Person Insured suffers a malignant tumour which is confirmed by pathology tests and results in the spread of malignant cells and the invasion of normal tissue. We will also cover sarcoma, Hodgkin’s lymphoma, non-Hodgkin’s lymphoma, malignant bone marrow disorders and leukaemia.</p> <p>We will not pay under this particular crisis condition for any of the following:</p> <ul style="list-style-type: none"> – Primary cancer of the breast, prostate, skin or bowel (these are covered in a separate definition); or – Tumours which are histologically described as pre-malignant or showing malignant changes of carcinoma-in-situ. However, if the tumour either produces permanent significant functional impairment or requires major surgery for its removal, then we would consider a claim application. – Lymphocytic leukaemia less than Rai Stage 1. <p>Glossary of terms</p> <p>Bone marrow disorders - life shortening and chronic disorder of bone marrow elements.</p> <p>Carcinoma in situ - cancer confined to its site of origin and readily curable.</p> <p>Hodgkin’s lymphoma and non-Hodgkin’s lymphoma - sometimes treatable malignant diseases causing enlargement of the lymph nodes and spleen.</p> <p>Leukaemia - a malignant disease of the bone marrow, causing abnormalities in the blood, spleen, and lymph nodes.</p> <p>Sarcoma - a malignant tumour usually occurring in the bone.</p>
<p>Vital Plus Crisis Cover</p>	<p>New Definition</p> <p>We will pay if the Person Insured suffers a malignant tumour or melanoma which is confirmed by pathology tests and results in the spread of malignant cells and the invasion of normal tissue. We will also cover sarcoma, Hodgkin’s lymphoma, non-Hodgkin’s lymphoma, malignant bone marrow disorders and leukaemia.</p> <p>We will not pay under this particular crisis condition for any of the following:</p> <ul style="list-style-type: none"> – Primary cancer of the breast, prostate, skin or bowel (these are covered in a separate definition); or – Tumours which are histologically described as pre-malignant or showing malignant changes of carcinoma-in-situ. – Lymphocytic leukaemia less than Rai Stage 1. <p>However, if the tumour requires major surgery for its removal, then we would consider a claim application under Early Stage Cancer – Major Surgery.</p>
<p>Risk Protection Plan</p>	
<p>Children’s Trauma</p>	<p>New Definition</p> <p>The occurrence of an invasive malignant tumour. Included will be leukaemia, lymphoma, Hodgkin’s disease and other malignant tumours and melanomas of at least Clark Level 3 or 1.0 mm Breslow thickness or greater, unless specified below:</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> – tumours classified as carcinoma in situ unless requiring surgery that results in the removal of the entire breast and the surgery is considered medically necessary to halt the spread of the diagnosed malignancy*; – prostate tumours classified as less than Gleason score 6 or of an equivalent or lower classification; – lymphocytic leukaemia less than Rai Stage 1; – malignant melanomas and other skin cancers other than those specified above; and – tumours that are a recurrence or metastases of a tumour that first occurred within the Ninety Day Waiting Period. <p><i>*Prophylactic surgery where there is a family history of breast cancer is specifically excluded.</i></p>

<p>Trauma (Nov 1997 – Jan 2013)</p>	<p>New Definition</p> <p>Means the occurrence of an invasive malignant tumour. Included will be the following:</p> <ul style="list-style-type: none"> – Prostate tumour classified as Gleason score 6 or more or of an equivalent classification if the tumour is confirmed by histological examination and requires the Life Insured to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or if the tumour is completely untreatable. – Carcinoma in situ of the testicle, where one or both testes are removed by radical orchidectomy. – Tumours classified as carcinoma in situ of the breast or other organ requiring Radical Surgery. – Leukaemia, lymphoma, Hodgkin’s disease and other malignant tumours and melanomas of at least Clark Level 3 or 1.0 mm Breslow thickness or greater, unless specified below: <p>The following are excluded:</p> <ul style="list-style-type: none"> – tumours classified as carcinoma in situ unless a tumour specified above requiring Radical Surgery. – prostate tumours classified as less than Gleason score 6 or of an equivalent or lower classification other than those specified above; – lymphocytic leukaemia less than Rai Stage 1; – malignant melanomas and other skin cancers other than those specified above; and – tumours that are a recurrence or metastases of a tumour that first occurred within the 90 day qualifying period. <p>Carcinoma in situ means focal new growth of malignant cells that have not yet invaded normal tissues and have been diagnosed by biopsy.</p>
<p>Trauma (Feb 2013 – present)</p>	<p>New Definition</p> <p>We will pay if the Life Insured suffers the occurrence of an invasive malignant tumour. The following are included:</p> <ul style="list-style-type: none"> – Prostate tumour classified as a Gleason Score of 6 or more, or of an equivalent classification if the tumour is confirmed by histological examination and requires the Life Insured to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or if the tumour is completely untreatable; – Carcinoma in situ of the testicle, where one or both testes are removed by radical orchidectomy; – Tumours classified as carcinoma in situ of the breast or other organ requiring Radical Surgery; – Squamous cell carcinoma of the skin where there is evidence of metastases; – Leukaemia, lymphoma, Hodgkin’s disease and other malignant tumours and melanomas of at least Clark Level 3 or 1.0mm Breslow thickness or greater or where the melanoma is showing histological evidence of ulceration, unless specified below. <p>The following are excluded:</p> <ul style="list-style-type: none"> – Tumours classified as carcinoma in situ unless a tumour specified above requires Radical Surgery; – Prostate tumours of a lower classification than those specified above; – Lymphocytic leukaemia less than Rai Stage 1; – Malignant melanomas and other skin cancers other than those specified above; and – Tumours that are a recurrence or metastases of a tumour that first occurred within the 90 day qualifying period. <p>Carcinoma in situ means focal new growth of malignant cells that have not yet invaded normal tissues and have been diagnosed by biopsy.</p> <p>Radical Surgery means, in respect of a diagnosed malignancy, an operation or surgery which:</p> <ol style="list-style-type: none"> i. Is intended to arrest the spread of the malignancy, ii. Involves the removal of the entire breast or organ affected by the malignancy, and iii. Is considered by a Medical Practitioner to be medically necessary to halt the spread of the malignancy*. <p><i>* Prophylactic surgery where there is a family history of breast cancer is specifically excluded.</i></p>

<p>Deluxe Income Protection Rural Income Protection</p>	<p>New Definition</p> <p>The occurrence of an invasive malignant tumour. Included will be leukaemia, lymphoma, Hodgkin's disease and other malignant tumours and melanomas of at least Clark Level 3 or 1.0 mm Breslow thickness or greater unless specified below:</p> <p>The following are excluded:</p> <ul style="list-style-type: none"> – tumours classified as carcinoma in situ unless requiring surgery that results in the removal of the entire breast and the surgery is considered medically necessary to halt the spread of the diagnosed malignancy*; – prostate tumours classified as less than a Gleason score 6 or of an equivalent or lower classification; – lymphocytic leukaemia less than Rai stage 1; – malignant melanomas and other skin cancers other than those specified above; and – tumours that are a recurrence or metastases of a tumour that first occurred within the 90 day Qualifying Period. <p><i>*Prophylactic surgery where there is family history of breast cancer is specifically excluded.</i></p>
<p>Other Products</p>	
<p>EasyChoice</p>	<p>New Definition</p> <p>The first occurrence of an internal invasive malignant tumour. Included will be all forms of leukaemia, lymphoma and Hodgkin's disease.</p> <p>Specifically excluded are tumours treated by endoscopic procedures alone, tumours classified as carcinoma in situ, prostate tumours classified as T1(all categories) under the TNM classification system, malignant tumours and melanomas of less than Clark Level 3 and less than 1.0 mm Breslow thickness, other skin cancers, tumours that are recurrence or metastases of a tumour that first occurred within the 90 day waiting period.</p>
<p>Essentials</p>	<p>New Definition</p> <p>Means the occurrence of an invasive malignant tumour. Included will be the following:</p> <ul style="list-style-type: none"> – Prostate tumour with a Gleason score of 6 or more or of an equivalent classification if the tumour is confirmed by histological examination and requires the person insured to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or if the tumour is completely untreatable. – Carcinoma in situ of the testicle, where one or both testes are removed by radical orchidectomy; – Tumours classified as carcinoma in situ of the breast or other organ requiring Radical Surgery; and – Leukaemia, lymphoma, Hodgkin's disease and other malignant tumours and melanomas of at least Clark Level 3 or 1.0 mm Breslow thickness or greater, unless specified below. <p>The following are excluded:</p> <ul style="list-style-type: none"> – tumours classified as carcinoma in situ unless a tumour specified above requiring Radical Surgery; – prostate tumours other than those specified above; – lymphocytic leukaemia less than Rai Stage 1; – malignant melanomas and other skin cancers other than those specified above; and – tumours that are a recurrence or metastases of a tumour that first occurred within the 90 day qualifying period. <p>Carcinoma in situ means focal new growth of malignant cells that have not yet invaded normal tissues and have been diagnosed by biopsy.</p>
<p>Goldline (all)</p>	<p>New Definition</p> <p>Which is specifically defined as the first unequivocal diagnosis of any internal malignant tumour requiring treatment by surgery, radiotherapy, hormone therapy or chemotherapy.</p> <p>Tumours treated by endoscopic procedures alone and tumours classed as carcinoma in situ and urinary bladder tumours that have not invaded the muscle layer are excluded. Included will be any malignant tumour and melanomas considered too advanced or too serious for specific treatment to be warranted. Tumours of the skin are excluded with the exception of malignant melanoma where there is evidence of spread to lymph nodes or distant tissues.</p>

<p>Stand Alone Trauma (SAT) Trauma Recovery Benefit (TRB)</p>	<p>New Definition</p> <p>Which is specifically defined as the first unequivocal diagnosis of any internal malignant tumour requiring treatment by surgery, radiotherapy, hormone therapy or chemotherapy.</p> <p>Tumours treated by endoscopic procedures alone and tumours classed as carcinoma in situ are excluded. Included will be any malignant tumour considered too advanced or too serious for specific treatment to be warranted. Tumours of the skin are excluded with the exception of malignant melanoma where there is evidence of spread to lymph nodes or distant tissues.</p>
<p>TLI Critical Illness Survival Insurance (adult)</p>	<p>New Definition</p> <p>The first occurrence of an internal invasive malignant tumour. Also included are sarcoma, Hodgkin's lymphoma, non-Hodgkin's lymphoma, malignant bone marrow disorders and leukaemia with the exception of chronic lymphocytic leukaemia, Binet stages A and B or Rai stages O, I and II.</p> <p>We do not cover any of the following:</p> <ul style="list-style-type: none"> – polycythemia vera and essential thrombocythemia; or – skin cancer, including melanoma less than 1.0 mm thick and less than Clark Level 3 depth of invasion; or – prostate tumours classified as less than Gleason score 6 or of an equivalent or lower classification; or – tumours which are histologically described as pre-malignant or showing malignant changes of 'carcinoma in situ'
<p>Survival Insurance (child)</p>	<p>New Definition</p> <p>The first occurrence of an internal invasive malignant tumour. Also included are sarcoma, Hodgkin's lymphoma, non-Hodgkin's lymphoma.</p> <p>We do not cover any of the following:</p> <ul style="list-style-type: none"> – skin cancer, including melanoma less than 1.0 mm thick and less than Clark Level 3 depth of invasion; or – tumours which are histologically described as pre-malignant or showing malignant changes of 'carcinoma in situ'

Cancer of the breast, prostate, skin or bowel

Lifetrack	
<p>Children's Crisis Cover</p>	<p>New Definition</p> <p>We will pay if a Person Insured suffers a malignant tumour or melanoma of the breast, prostate, skin or bowel which is confirmed by pathology tests and results in the spread of malignant cells and the invasion of normal tissue.</p> <p>We will not pay under this particular crisis condition for any of the following:</p> <ul style="list-style-type: none"> – skin cancers other than melanoma at least 1.0 mm thick or at least Clark Level 3 depth of invasion; or – prostatic tumours unless they have a Gleason score of 6 or more or equivalent classification; or – tumours which are histologically described as pre-malignant or showing malignant changes of 'carcinoma in situ' and not requiring major surgery. <p>Glossary of terms</p> <p>Carcinoma in situ - cancer confined to its site of origin and readily curable.</p> <p>Clark Level - a classification system describing the depth of invasion of a melanoma past the top layers of the skin. The classifications are from 1 to 5.</p> <p>Melanoma - a malignant tumour of the skin.</p>

<p>Vital Crisis Cover</p>	<p>We will pay if a Person Insured suffers a malignant tumour or melanoma of the breast, prostate, skin or bowel which is confirmed by pathology tests and results in the spread of malignant cells and the invasion of normal tissue.</p> <p>We will not pay under this particular crisis condition for any of the following:</p> <ul style="list-style-type: none"> – skin cancers other than malignant melanoma at least 1.0 mm thick or at least Clark Level 3 depth of invasion; or – prostatic tumours unless they have a Gleason score of 6 or more or equivalent classification; or – tumours which are histologically described as pre-malignant or showing malignant changes of ‘carcinoma in situ’ and not requiring major surgery. However, if the tumour either produces permanent significant functional impairment or requires major surgery for its removal, then we would consider a claim application. <p>Glossary of terms</p> <p>Carcinoma in situ - cancer confined to its site of origin and readily curable.</p> <p>Clark Level - a classification system describing the depth of invasion of a melanoma past the top layers of the skin. The classifications are from 1 to 5.</p> <p>Melanoma - a malignant tumour of the skin</p>
<p>Vital Plus Crisis Cover Home Loan Crisis Cover</p>	<p>New Definition</p> <p>We will pay if a Person Insured suffers a malignant tumour or melanoma of the breast, prostate, skin or bowel which is confirmed by pathology tests and results in the spread of malignant cells and the invasion of normal tissue.</p> <p>We will not pay under this particular crisis condition for any of the following:</p> <ul style="list-style-type: none"> – skin cancers other than malignant melanoma at least 1.0 mm thick or at least Clark Level 3 depth of invasion; or – prostatic tumours unless they have a Gleason score of 6 or more or equivalent classification; or – tumours which are histologically described as pre-malignant or showing malignant changes of carcinoma in situ. <p>Glossary of terms</p> <p>Carcinoma in situ - cancer confined to its site of origin and readily curable.</p> <p>Clark Level - a classification system describing the depth of invasion of a melanoma past the top layers of the skin. The classifications are from 1 to 5.</p> <p>Melanoma - a malignant tumour of the skin</p>
<p>Trauma Cover</p>	<p>New Definition</p> <p>We will pay if the Person Insured suffers a malignant tumour of the breast, prostate, skin or bowel which is confirmed by pathology tests and results in the spread of malignant cells and the invasion of normal tissue.</p> <p>We will not pay under this particular Major Trauma condition for any of the following:</p> <ul style="list-style-type: none"> – Skin cancers other than: <ul style="list-style-type: none"> – malignant melanoma at least 1.0 mm Breslow thickness or at least Clark Level 3 depth of invasion or where the melanoma is showing histological evidence of ulceration; or – Squamous cell carcinoma of the skin where there is evidence of metastases; or – Prostatic tumours unless they have a Gleason score of 6 or more or equivalent classification; or – Tumours which are histologically described as pre-malignant or showing malignant changes of carcinoma-in-situ.

Cardiomyopathy

Cardiomyopathy is a heart muscle disease that makes it difficult for the heart to pump blood to the rest of your body, therefore leading to possible heart failure and rhythm problems.

In New Zealand, over 170,000 people are living with heart disease; this is more than one in 23 adults. Cardiovascular disease is the leading cause of death in New Zealand⁴.

What's new: Improvement of the definition with the removal of the permanent incapacity to work requirement.

Group Insurance	
Workplace Protection Plan	New Definition The impairment of the ventricular function of variable aetiology resulting in significant and irreversible physical impairment to the degree of at least Class 3 of the New York Heart Association of cardiac impairment.
Risk Protection Plan	
Trauma (Nov 1997 – Jan 2013)	The impairment of the ventricular function of variable aetiology resulting in significant and irreversible physical impairment to the degree of at least Class 3 of the New York Heart Association of cardiac impairment.

Coronary Artery Surgery Coronary Artery Bypass Surgery

Coronary Artery Surgery is used to get blood to part of your heart muscle when your arteries are blocked and is done predominantly to relieve angina symptoms. This surgery improves the blood flow to the heart muscle and can result in a better quality of life⁵.

A coronary artery bypass surgery is the most-commonly performed surgery undertaken by a cardiac surgeon in New Zealand making up 47.9% of all publicly – funded cardiac surgeries in 2017⁶. Last year, AMP Life paid out over \$750,000 towards Bypass Surgery trauma claims.

What's new: The medical definition of this surgery seeks to align with the current medical practice's available to you.

Group Insurance	
Workplace Protection Package	New Definition Which is specifically defined as coronary artery bypass grafting surgery which is considered medically necessary to correct or treat coronary artery disease.
Workplace Protection Plan	New Definition Coronary artery bypass surgery which is medically necessary to treat coronary artery disease. This new definition does not contain the previous exclusions.
Lifetrack	
Home Loan Crisis Cover Vital Crisis Cover Vital Plus Crisis Cover Trauma Cover	New Definition We will pay if the Person Insured has coronary artery disease and as a result undergoes surgery involving bypass grafts to one or more coronary arteries. In the opinion of an appropriate consultant medical specialist, the treatment must be required on medical grounds and must be the most appropriate treatment. Glossary of terms Coronary artery – vessel conveying blood to the heart muscle. Coronary artery disease – significant narrowing or blockage of the coronary arteries.

⁴Heart Foundation.org.nz, accessed 14/07/2020; <https://www.heartfoundation.org.nz/>

⁵Heart foundation.org.nz accessed 14/07/2020; <https://www.heartfoundation.org.nz/your-heart/heart-treatments/coronary-artery-bypass-graft-surgery>

⁶NZ Ministry of Health, New Zealand Cardiac Surgery National report, 2017. Page 12 https://www.health.govt.nz/system/files/documents/publications/new_zealand_cardiac_surgery_national_report_2017.pdf

Income Cover Total	New Definition Surgery involving bypass grafts to one or more coronary arteries. In the opinion of an appropriate consultant medical specialist, the treatment must be required on medical grounds and must be the most appropriate treatment.
Risk Protection Plan	
Deluxe Income Protection Rural Income Protection Trauma (Nov 1997 – Jan 2013) Trauma (Feb 2013 – present)	New Definition We will pay if the Life Insured undergoes coronary artery bypass grafting surgery which is considered medically necessary to correct or treat coronary artery disease
Other Products	
Essentials Stand Alone Trauma (SAT) Trauma Recovery Benefit (TRB) Goldline (all)	New Definition Which is specifically defined as coronary artery bypass grafting surgery which is considered medically necessary to correct or treat coronary artery disease.
Survival Insurance TLI Critical Illness	New Definition Coronary artery disease resulting in surgery involving bypass grafts to at least one major coronary artery, which is considered medically necessary to correct or treat coronary artery disease.

Heart Attack

A heart attack occurs when the blood flow to the heart is blocked. AMP Life paid out over \$2.1 million towards Heart Attack claims in 2019, with an average payment of over \$61,000.

What's new: The definition of a Heart Attack has been altered, and includes contemporary qualification measures across our product suites.

Group Insurance	
Workplace Protection Package	<p>New Definition</p> <p>The death of an area of the heart muscle due to a sudden lack of adequate blood supply. This diagnosis must be supported by:</p> <ul style="list-style-type: none"> i. New electrocardiographic (ECG) changes consistent with myocardial infarction, and ii. A diagnostic rise in cardiac enzymes above normal levels, or a rise of Troponin I in excess of 2000 ng/L, or Troponin T in excess of 600 ng/L. <p>If the above criteria are not met, we will consider a claim based on satisfactory evidence that the Life Insured has unequivocally been diagnosed as having suffered a heart attack resulting in:</p> <ul style="list-style-type: none"> i. A permanent reduction in the Left Ventricular Ejection Fraction to less than 50 per cent measured in the three months or more after the event; or ii. New pathological Q waves. <p>If the above tests are inconclusive, other appropriate and medically recognised tests will be considered.</p> <p>Chest pain that does not meet the above diagnostic requirements is excluded.</p>
Risk Protection Plan	
Deluxe Income Protection Rural Income Protection Trauma (Nov 1997 – Jan 2013)	<p>New Definition</p> <p>The death of an area of the heart muscle due to a sudden lack of adequate blood supply. This diagnosis must be supported by:</p> <ul style="list-style-type: none"> i. New electrocardiographic (ECG) changes consistent with myocardial infarction, and ii. A diagnostic rise in cardiac enzymes above normal levels, or a rise of Troponin I in excess of 2000 ng/L, or Troponin T in excess of 600 ng/L. <p>If the above criteria are not met, we will consider a claim based on satisfactory evidence that the Life Insured has unequivocally been diagnosed as having suffered a heart attack resulting in:</p> <ul style="list-style-type: none"> i. A permanent reduction in the Left Ventricular Ejection Fraction to less than 50 per cent measured in the three months or more after the event; or ii. New pathological Q waves. <p>If the above tests are inconclusive, other appropriate and medically recognised tests will be considered.</p> <p>Chest pain that does not meet the above diagnostic requirements is excluded.</p>
Other Products	
EasyChoice Essentials Goldline (all) Stand Alone Trauma (SAT) Trauma Recovery Benefit (TRB)	<p>New Definition</p> <p>The death of an area of the heart muscle due to a sudden lack of adequate blood supply. This diagnosis must be supported by:</p> <ul style="list-style-type: none"> i. New electrocardiographic (ECG) changes consistent with myocardial infarction, and ii. A diagnostic rise in cardiac enzymes above normal levels, or a rise of Troponin I in excess of 2000 ng/L, or Troponin T in excess of 600 ng/L. <p>If the above criteria are not met, we will consider a claim based on satisfactory evidence that the Life Insured has unequivocally been diagnosed as having suffered a heart attack resulting in:</p> <ul style="list-style-type: none"> i. A permanent reduction in the Left Ventricular Ejection Fraction to less than 50 per cent measured in the three months or more after the event; or ii. New pathological Q waves. <p>If the above tests are inconclusive, other appropriate and medically recognised tests will be considered.</p> <p>Chest pain that does not meet the above diagnostic requirements is excluded.</p>

Heart attack - Myocardial Infarction

Lifetrack	
<p>Home Loan Crisis Cover</p> <p>Vital Crisis Cover</p> <p>Vital Plus Crisis Cover</p> <p>Income Cover Total</p> <p>Trauma Cover</p>	<p>New Definition</p> <p>The death of an area of the heart muscle due to a sudden lack of adequate blood supply. This diagnosis must be supported by:</p> <ul style="list-style-type: none"> i. New electrocardiographic (ECG) changes consistent with myocardial infarction, and ii. A diagnostic rise in cardiac enzymes above normal levels, or a rise of Troponin I in excess of 2000 ng/L, or Troponin T in excess of 600 ng/L. <p>If the above criteria are not met, we will consider a claim based on satisfactory evidence that the Person Insured has unequivocally been diagnosed as having suffered a heart attack resulting in:</p> <ul style="list-style-type: none"> i. A permanent reduction in the Left Ventricular Ejection Fraction to less than 50 per cent measured in the three months or more after the event; or ii. New pathological Q waves. <p>If the above tests are inconclusive, other appropriate and medically recognised tests will be considered.</p> <p>Chest pain that does not meet the above diagnostic requirements is excluded.</p>
Other Products	
<p>Survival Insurance</p> <p>TLI Critical Illness</p>	<p>New Definition</p> <p>The death of an area of the heart muscle due to a sudden lack of adequate blood supply. This diagnosis must be supported by:</p> <ul style="list-style-type: none"> i. New electrocardiographic (ECG) changes consistent with myocardial infarction, and ii. A diagnostic rise in cardiac enzymes above normal levels, or a rise of Troponin I in excess of 2000 ng/L, or Troponin T in excess of 600 ng/L. <p>If the above criteria are not met, we will consider a claim based on satisfactory evidence that the Person Insured has unequivocally been diagnosed as having suffered a heart attack resulting in:</p> <ul style="list-style-type: none"> i. A permanent reduction in the Left Ventricular Ejection Fraction to less than 50 per cent measured in the three months or more after the event; or ii. New pathological Q waves. <p>If the above tests are inconclusive, other appropriate and medically recognised tests will be considered.</p> <p>Chest pain that does not meet the above diagnostic requirements is excluded.</p>

Heart Valve Surgery

Heart Valve Surgery is used to repair or replace diseased heart valves. There are various procedures that can be undertaken to improve or stop symptoms of heart valve disease and prevent further damage to your heart.

What's new: The definition has been expanded to include minimally invasive surgeries.

Group Insurance	
Workplace Protection Package Workplace Protection Plan	New Definition The undergoing of heart surgery to replace or repair a heart valve as a consequence of a heart valve defect. This includes minimally invasive surgery, keyhole surgery and all percutaneous valve replacement or repair procedures.
Lifetrack	
Income Cover Total Trauma Cover	New Definition We will pay if the Person Insured has cardiac surgery to repair or replace a heart valve as a consequence of a heart valve defect. In the opinion of an appropriate consultant medical specialist, the treatment must be required on medical grounds and must be the most appropriate treatment. This includes minimally invasive surgery, keyhole surgery and all percutaneous valve replacement or repair procedures.
Risk Protection Plan	
Deluxe Income Protection Rural Income Protection Trauma (Nov 1997 – Jan 2013) Trauma (Feb 2013 – present)	New Definition We will pay if the Life Insured undergoes heart surgery to replace or repair a heart valve as a consequence of a heart valve defect. This includes minimally invasive surgery, keyhole surgery and all percutaneous valve replacement or repair procedures.
Other Products	
EasyChoice Essentials Goldline (all) Survival Insurance TLI Critical Illness	New Definition The undergoing of heart surgery to replace or repair a heart valve as a consequence of a heart valve defect. This includes minimally invasive surgery, keyhole surgery and all percutaneous valve replacement or repair procedures.

Major Organ Transplant

Organ transplants can significantly increase a person's quality and duration of life for many people. In 2019, there were 329 organs transplanted in New Zealand⁷.

What's new: As we seek to offer relevant, up to date definitions for our customers, this new definition includes bone marrow transplant qualification, in addition to permanent mechanical organ replacements

Group Insurance	
Workplace Protection Package Workplace Protection Plan	New Definition The receipt of a transplant of human bone marrow or one of the following whole human organs: heart, lung, liver, kidney, pancreas or small bowel. Or undergoing permanent mechanical replacement of one or more of the following human organs: heart, lung, liver, kidney, pancreas or small bowel.

⁷Donor.co.nz, accessed 14/07/2020; <https://www.donor.co.nz/facts-and-myths/statistics/>

Lifetrack	
Children's Crisis Cover Home Loan Crisis Cover Vital Crisis Cover Vital Plus Crisis Cover Income Cover Total Trauma Cover	New Definition We will pay if the Person Insured: <ul style="list-style-type: none"> – receives a transplant from a human donor of bone marrow or one of the following whole organs: <ul style="list-style-type: none"> – Kidney; – Heart; – Lung; – Liver (live liver transplants, where the Person Insured's whole liver is removed and a piece of liver from a living person is transplanted into the Person Insured, are covered); – Small Bowel; – Pancreas; or – undergoes permanent mechanical replacement of one or more of the following human organs: heart, lung, liver, kidney, pancreas or small bowel. <p>In the opinion of an appropriate consultant medical specialist, the transplant must be required on medical grounds and must be the most appropriate treatment.</p> <p>We will not pay if the Person Insured donates an organ or tissue for transplant</p>
Risk Protection Plan	
Children's Trauma Deluxe Income Protection Rural Income Protection Trauma (Nov 1997 – Jan 2013) Trauma (Feb 2013 – present)	New Definition We will pay if the Life Insured receives a transplant of human bone marrow or one of the following whole human organs: heart, lung, liver, kidney, pancreas or small bowel, or undergoes permanent mechanical replacement of one or more of the following human organs: heart, lung, liver, kidney, pancreas or small bowel.
Other Products	
EasyChoice Essentials Goldline (all)	New Definition The receipt of a transplant of human bone marrow or one of the following whole human organs: heart, lung, liver, kidney, pancreas or small bowel. Or undergoes permanent mechanical replacement of one or more of the following human organs: heart, lung, liver, kidney, pancreas or small bowel.
Stand Alone Trauma (SAT) Trauma Recovery Benefit (TRB)	New Definition Which is specifically defined as the undergoing, as a recipient, of the transplantation of one or more of the following whole human organs: heart, lung, liver, kidney, pancreas, small bowel or bone marrow. Or undergoes permanent mechanical replacement of one or more of the following human organs: heart, lung, liver, kidney, pancreas or small bowel.
Survival Insurance TLI Critical Illness	New Definition Reception of a transplant from a human donor of bone marrow or one of the following whole organs: <ul style="list-style-type: none"> – kidney; or – heart; or – lung; or – liver; or – small bowel; or – pancreas; or – undergoes permanent mechanical replacement for one or more of the following human organs: heart, lung, liver, kidney, pancreas or small bowel. <p>We do not cover organ donations by the Person Insured.</p>

Motor Neurone Disease

Motor Neurone Disease is the name of a group of diseases that cause the death of the nerve cells that control the muscles that enable us to move, speak, swallow and breath. With no nerves to activate them, these muscles gradually weaken and waste away. This causes progressive loss of mobility and difficulty speaking and swallowing.

In New Zealand on average, there are 144 people diagnosed with motor neurone disease and; 120 related deaths each year. In 2019, AMP Life paid on average over \$89,000 per Motor Neurone claim, with a total sum of over \$350,000.

What's new: We have reviewed our definitions of Motor Neurone Disease, and removed any remaining permanent incapacity requirements. As Motor Neurone Disease is degenerative and irreversible, other requirements outside of a diagnosis will no longer be required.

Group Insurance	
Workplace Protection Package Workplace Protection Plan	New Definition The unequivocal diagnosis of Motor Neurone Disease by an appropriate consultant medical specialist approved by AMP Life.
Lifetrack	
Home Loan Crisis Cover Vital Plus Crisis Cover Trauma Cover	New Definition We will pay if the Person Insured is unequivocally diagnosed to have Motor Neurone Disease by an appropriate consultant medical specialist approved by AMP Life. Glossary of terms Motor Neurone Disease - disorders with progressive muscle weakness and wasting due to progressive destruction of nerves.
Risk Protection Plan	
Trauma (Nov 1997 – Jan 2013) Trauma (Feb 2013 – present)	New Definition We will pay if the Life Insured receives the unequivocal diagnosis of Motor Neurone Disease by a consultant medical specialist approved by AMP Life.
Other Products	
EasyChoice Essentials Goldline (all) Stand Alone Trauma (SAT) Trauma Recovery Benefit (TRB) Survival Insurance TLI Critical Illness	New Definition The unequivocal diagnosis of Motor Neurone Disease by an appropriate consultant medical specialist approved by AMP Life.

⁸MND.org.nz accessed 14/07/2020; [https://mnd.org.nz/about-mnd/#:~:text=Motor%20Neurone%20Disease%20\(MND\)%20is,gradually%20weaken%20and%20waste%20away](https://mnd.org.nz/about-mnd/#:~:text=Motor%20Neurone%20Disease%20(MND)%20is,gradually%20weaken%20and%20waste%20away).

Multiple Sclerosis

Multiple Sclerosis is an inflammatory disorder of the central nervous system. The myelin sheath, which covers the fibres in the nervous system become scarred in patches resulting in scarring or sclerosis. This eventually distorts the messages travelling through the nervous system, resulting in a range of problems.

In New Zealand, approximately 1 in 1000 has Multiple Sclerosis, this disorder is most common in young adults, women, people in cooler climates, Caucasians and those with relatives who have Multiple Sclerosis⁹. Last year, AMP Life paid out on average over \$63,000 each towards those who had claimed for Multiple Sclerosis.

What's new: We have enhanced the definition and removed the requirement for motor and sensory deficit.

Group Insurance	
Workplace Protection Package Workplace Protection Plan	New Definition The unequivocal diagnosed by a consultant neurologist approved by AMP Life to have Multiple Sclerosis and where there has been more than one episode of neurological deficit with permanent neurological abnormalities.
Lifetrack	
Home Loan Crisis Cover Income Cover Total Trauma Cover	New Definition We will pay if the Person Insured is unequivocally diagnosed by a consultant neurologist approved by AMP Life to have Multiple Sclerosis and as a result of this illness the Person Insured suffers more than one episode of neurological deficit with permanent neurological abnormalities. Glossary of terms Multiple sclerosis - disease with abnormal nervous tissue in the brain and spinal cord which interferes with the normal function of the nerves, as defined in "The 2005 Revisions to the McDonald Diagnostic Criteria for MS" (or subsequent revisions)
Vital Plus Crisis Cover	New Definition If the Person Insured is unequivocally diagnosed for the first time by an appropriate medical specialist approved by AMP Life to have Multiple Sclerosis (as per the definition below), We will pay a diagnosis benefit of the greater of 25% of the benefit determined under ["How much We will pay"] (up to a maximum of \$50,000) or \$10,000. If as a result of this illness the Person Insured suffers more than one episode of neurological deficit with permanent neurological abnormalities, then We will pay the full benefit. Glossary of terms Multiple sclerosis - disease with abnormal nervous tissue in the brain and spinal cord, which interferes with the normal function of the nerves, as defined in "The 2005 Revisions to the McDonald Diagnostic Criteria for MS" (or subsequent revisions).
Risk Protection Plan	
Deluxe Income Protection Rural Income Protection Trauma (Nov 1997 – Jan 2013) Trauma (Feb 2013 – present)	New Definition We will pay if the Life Insured receives the unequivocal diagnosis of Multiple Sclerosis certified by a consultant neurologist approved by AMP Life, and where there has been more than one episode of neurological deficit with permanent neurological abnormalities.
Other Products	
EasyChoice Essentials Goldline (all) Stand Alone Trauma (SAT) Trauma Recovery Benefit (TRB) Survival Insurance TLI Critical Illness	New Definition We will pay if the Life Insured receives the unequivocal diagnosis of Multiple Sclerosis certified by a consultant neurologist approved by AMP Life, and where there has been more than one episode of neurological deficit with permanent neurological abnormalities.

⁹The Facts about Multiple Sclerosis booklet, Multiple Sclerosis Society of New Zealand, accessed 14/07/2020; <https://www.msnz.org.nz/wp-content/uploads/2017/08/Facts-About-MS-2017.pdf>

Out-of-Hospital Cardiac Arrest

Out-of-Hospital Cardiac Arrest is the most time-critical and time-dependant conditions to which the ambulance services respond. The most common cause of out-of-hospital cardiac arrest is cardiac disease.

Approximately five people a day in New Zealand are treated for out-of-hospital cardiac arrest, while 76% of these people receive CPR from a bystander .

What's new: We have enhanced our definition to allow for consideration of other evidence if ECG is inconclusive or unavailable.

Group Insurance	
Workplace Protection Plan	<p>New Definition</p> <p>Means cardiac arrest that is the sudden breakdown of the heart’s pumping function where it:</p> <ul style="list-style-type: none"> – is due to asystole or ventricular fibrillation; and – is not associated with any clinical procedure; and – is documented by electrocardiographic (ECG) changes; and – occurs outside a hospital or other medical facility. <p>If ECG changes are inconclusive or an ECG is not available, We will consider medical evidence which is acceptable to us that unequivocally confirms an out of hospital cardiac arrest has occurred. Examples of suitable evidence includes but is not limited to: Ambulance and Hospital Medical Reports confirming cardiac arrest or Automated External Defibrillator (AED) data.</p>
Lifetrack	
Home Loan Crisis Cover Vital Crisis Cover Vital Plus Crisis Cover Income Cover Total Trauma Cover	<p>New Definition</p> <p>We will pay if the Person Insured suffers a cardiac arrest which:</p> <ul style="list-style-type: none"> – Is not associated with any medical procedure; and – Is documented by an electrocardiogram (ECG); and – Occurs outside a hospital or other medical facility; and – Is due to either cardiac asystole or ventricular fibrillation. <p>If ECG changes are inconclusive or an ECG is not available, we will consider medical evidence which is acceptable to us that unequivocally confirms an out of hospital cardiac arrest has occurred. Examples of suitable evidence includes but is not limited to: Ambulance and Hospital Medical Reports confirming cardiac arrest or Automated External Defibrillator (AED) data.</p> <p>Glossary of terms</p> <p>Cardiac arrest - sudden, and often unexpected, stoppage of effective heart action.</p> <p>Cardiac asystole - complete failure of contraction of the heart causing cardiac arrest.</p> <p>Electrocardiogram - a graph of electrical activity of the heart.</p> <p>Ventricular fibrillation - heart abnormality with ineffective twitching of the heart chambers.</p>
Risk Protection Plan	
Trauma (Nov 1997 – Jan 2013) Trauma (Feb 2013 – present)	<p>New Definition</p> <p>We will pay if the Life Insured suffers a cardiac arrest that is the sudden breakdown of the heart’s pumping function where it:</p> <ul style="list-style-type: none"> – Is due to asystole or ventricular fibrillation; and – Is not associated with any clinical procedure; and – Is documented by electrocardiographic (ECG) changes; and – Occurs outside a hospital or other medical facility. <p>If ECG changes are inconclusive or an ECG is not available, we will consider medical evidence which is acceptable to us that unequivocally confirms an out of hospital cardiac arrest has occurred. Examples of suitable evidence includes but is not limited to: Ambulance and Hospital Medical Reports confirming cardiac arrest or Automated External Defibrillator (AED) data.</p>

Other Products	
Essentials	New Definition Cardiac arrest that is the sudden breakdown of the heart's pumping function where it is due to asystole or ventricular fibrillation, and is not associated with any clinical procedure, and is documented by electrocardiographic ('ECG') changes, and occurs outside a hospital or other medical facility. If ECG changes are inconclusive or an ECG is not available, we will consider medical evidence which is acceptable to us that unequivocally confirms an out of hospital cardiac arrest has occurred. Examples of suitable evidence includes but is not limited to: Ambulance and Hospital Medical Reports confirming cardiac arrest or Automated External Defibrillator (AED) data.
Survival Insurance TLI Critical Illness	New Definition Cardiac arrest which: <ul style="list-style-type: none"> – is not associated with any medical procedure; and – is documented by an electrocardiogram (ECG); and – occurs outside a hospital or other medical facility; and – is due to either cardiac asystole or ventricular fibrillation. If ECG changes are inconclusive or an ECG is not available, we will consider medical evidence which is acceptable to us that unequivocally confirms an out of hospital cardiac arrest has occurred. Examples of suitable evidence includes but is not limited to: Ambulance and Hospital Medical Reports confirming cardiac arrest or Automated External Defibrillator (AED) data.

Parkinson's Disease

Parkinson's Disease is a progressive nervous system disorder that affects movement, often including tremors. The symptoms start gradually, sometimes starting with a barely noticeable tremor in one hand. While tremors are common in those who have Parkinson's, the disorder can commonly cause stiffness or a slowness in movement¹¹.

Parkinson's disease is relatively common with one in 500 people being diagnosed with Parkinson's; most of these people develop the disease between 55 to 65 years of age¹². Currently, close to 10,000 New Zealanders have been diagnosed with Parkinson's¹³.

What's new: We have altered the definition of Parkinson's disease to reflect that it is caused by the degeneration of the nigrostriatal system. Any permanent incapacity requirements have been removed, allowing for qualification on unequivocal diagnosis of Parkinson's Disease by an appropriate medical specialist approved by AMP Life.

Group Insurance	
Workplace Protection Package Workplace Protection Plan	New Definition The unequivocal diagnosis of degenerative idiopathic Parkinson's Disease certified by an appropriate medical specialist approved by AMP Life, and characterised by the clinical manifestation of one or more of the following: <ul style="list-style-type: none"> – Rigidity; – Tremor; and/or – Akinesia resulting from the degeneration of the nigrostriatal system. All other types of Parkinsonism are excluded (including, but not limited to, Parkinsonism secondary to medication).

¹¹Mayo Clinic, accessed 14/07/2020; <https://www.mayoclinic.org/diseases-conditions/parkinsons-disease/symptoms-causes/syc-20376055#:~:text=Parkinson's%20disease%20is%20a%20progressive,stiffness%20or%20slowing%20of%20movement>.

¹²Health navigator.org.nz, accessed 14/07/2020; <https://www.healthnavigator.org.nz/health-a-z/p/parkinsons/>

¹³Neurological Foundation NZ, accessed 14/07/2020; <https://neurological.org.nz/what-we-do/awareness-and-education/brain-disorders-and-support/parkinsons-disease/>

Lifetrack	
Home Loan Crisis Cover Trauma Cover	New Definition <p>We will pay if the Person Insured is unequivocally diagnosed by an appropriate medical specialist approved by AMP Life to have degenerative idiopathic Parkinson's Disease, characterised by the clinical manifestation of one or more of the following:</p> <ul style="list-style-type: none"> – Rigidity; – Tremor; and/or – Akinesia <p>resulting from the degeneration of the nigrostriatal system. All other types of Parkinsonism are excluded (including, but limited to, Parkinsonism secondary to medication).</p>
Vital Plus Crisis Cover	New Definition <p>If the Person Insured is diagnosed for the first time by an appropriate medical specialist approved by AMP Life to have degenerative idiopathic Parkinson's Disease (as per the definition below), We will pay a diagnosis benefit of the greater of 25% of the benefit determined under ['When We will pay'] (up to a maximum of \$50,000) or \$10,000.</p> <p>If as a result of this illness the Person Insured suffers the clinical manifestation of one or more of the following :</p> <ul style="list-style-type: none"> – Rigidity – Tremor, and/or – Akinesia <p>resulting from the degeneration of the nigrostriatal system We will pay the full benefit.</p> <p>All other types of Parkinsonism are excluded (including, but not limited to, Parkinsonism secondary to medication).</p> <p>Glossary of terms</p> <p>Parkinson's disease - a progressive disease of the brain with muscle stiffness and tremor, as defined in the "United Kingdom Parkinson's Disease Society brain bank diagnostic criteria for Parkinson's Disease."</p>
Risk Protection Plan	
Trauma (Nov 1997 – Jan 2013) Trauma (Feb 2013 – present)	New Definition <p>We will pay if the Life Insured receives the unequivocal diagnosis of degenerative idiopathic Parkinson's Disease as certified by an appropriate medical specialist approved by AMP Life, as characterised by the clinical manifestation of one or more of the following:</p> <ul style="list-style-type: none"> – Rigidity; – Tremor; and/or – Akinesia <p>resulting from the degeneration of the nigrostriatal system. All other types of Parkinsonism are excluded (including, but not limited to, Parkinsonism, secondary to medication).</p>
Other Products	
EasyChoice Essentials Goldline (all) Stand Alone Trauma (SAT) Trauma Recovery Benefit (TRB) Survival Insurance TLI Critical Illness	New Definition <p>The unequivocal diagnosis of degenerative idiopathic Parkinson's Disease certified by an appropriate medical specialist approved by AMP Life characterised by the clinical manifestation of one or more of the following:</p> <ul style="list-style-type: none"> – Rigidity; – Tremor; and/or – Akinesia <p>resulting from the degeneration of the nigrostriatal system. All other types of Parkinsonism are excluded (including, but not limited to, Parkinsonism, secondary to medication).</p>

Severe Rheumatoid Arthritis

Rheumatoid Arthritis is an autoimmune disease and that causes inflammation, pain and swelling in the joints. This disorder can occur at any age, but it most commonly develops between 25 and 50, and women are 2 to 3 times more likely to develop rheumatoid arthritis than men .

What's new: The Severe Rheumatoid Arthritis definition has been changed to reflect up to date medical diagnosis techniques

Lifetrack	
Trauma Plus Option	<p>New Definition</p> <p>We will pay if the Person Insured is diagnosed as having severe rheumatoid arthritis, by a rheumatologist. To fulfil the criteria for severe rheumatoid arthritis:</p> <ul style="list-style-type: none"> – There must be diagnosis of Rheumatoid Arthritis as specified by the 2010 Rheumatoid Arthritis Classification Criteria*; and – The Person Insured must be unresponsive to treatment for at least 9 months with disease-modifying antirheumatic drugs and biologic agents; and – Symptoms and signs of persistent inflammation (swelling and tenderness) of multiple joints must be present; and – Due to rheumatoid arthritis, the Person Insured must permanently satisfy two of the following criteria: <ul style="list-style-type: none"> – Dexterity - The inability to use hands and fingers to pick up and manipulate small objects such as cutlery, including being unable to write using a pen or pencil; – Lifting - The inability to lift, carry or otherwise move everyday objects by hand. Everyday objects include a kettle of water, a bag of shopping, an overnight bag or briefcase; – Bending - The inability to bend or kneel to pick up something from the floor and stand up again and the inability to get into and out of a standard car; – Mobility - The inability to walk a distance of 200 metres on flat ground, with or without the aid of a walking stick and without having to rest or experiencing severe discomfort. <p><i>* American College of Rheumatology and European League Against Rheumatism</i></p>
Risk Protection Plan	
Trauma Plus Option	<p>New Definition</p> <p>We will pay the full Trauma Insurance if the Life Insured is diagnosed as having severe rheumatoid arthritis, by a rheumatologist. To fulfil the criteria for severe rheumatoid arthritis:</p> <ul style="list-style-type: none"> – There must be diagnosis of Rheumatoid Arthritis as specified by the 2010 Rheumatoid Arthritis Classification Criteria*; and – The Life Insured must be unresponsive to treatment for at least 9 months with disease-modifying antirheumatic drugs and biologic agents; and – Symptoms and signs of persistent inflammation (swelling and tenderness) of multiple joints must be present; and – Due to rheumatoid arthritis, the Life Insured must permanently satisfy two of the following criteria: <ul style="list-style-type: none"> – Dexterity - The inability to use hands and fingers to pick up and manipulate small objects such as cutlery, including being unable to write using a pen or pencil; – Lifting - The inability to lift, carry or otherwise move everyday objects by hand. Everyday objects include a kettle of water, a bag of shopping, an overnight bag or briefcase; – Bending - The inability to bend or kneel to pick up something from the floor and stand up again and the inability to get into and out of a standard car; – Mobility - The inability to walk a distance of 200 metres on flat ground, with or without the aid of a walking stick and without having to rest or experiencing severe discomfort. <p><i>* American College of Rheumatology and European League Against Rheumatism</i></p>

¹⁴Arthritis New Zealand accessed 14/07/2020; <https://www.arthritis.org.nz/forms-of-arthritis/rheumatoid-arthritis/>

Surgery of the Aorta Aortic Surgery

The aorta is the largest artery in the body, carrying oxygen-rich blood from the heart to the rest of the body.

What's new: The new Surgery of the Aorta and Aortic Surgery definition has been enhanced to align with current medical practice.

Group Insurance	
Workplace Protection Package	New Definition
Workplace Protection Plan	Medically necessary surgery performed to repair or correct any narrowing, dissection, or aneurysm of the thoracic or abdominal aorta.
Lifetrack	
Home Loan Crisis Cover	New Definition
Vital Plus Crisis Cover	We will pay if the Person Insured has surgery performed to repair or correct a structural abnormality of the thoracic or abdominal aorta.
Trauma Cover	In the opinion of an appropriate consultant medical specialist, the treatment must be required on medical grounds and must be the most appropriate treatment.
	Glossary of terms
	Aorta - the main artery arising from the heart with branches to every part of the body
Risk Protection Plan	
Trauma (Nov 1997 – Jan 2013)	New Definition
Trauma (Feb 2013 – present)	We will pay if the Life Insured has medically necessary surgery performed to correct or repair any narrowing, dissection, or aneurysm of the thoracic or abdominal aorta.
Other Products	
EasyChoice	New Definition
	Medically necessary surgery performed to replace or repair an abnormality of the aorta
Goldline (all)	New Definition
Stand Alone Trauma (SAT)	Which is specifically defined as the undergoing of medically necessary surgery to repair or correct an aortic aneurysm, an obstruction of the aorta or a coarctation of the aorta
Trauma Recovery Benefit (TRB)	
Essentials	New Definition
	Medically necessary surgery performed to correct or repair any narrowing, dissection, or aneurysm of the thoracic or abdominal aorta
Survival Insurance	New Definition
TLI Critical Illness	Medically necessary surgery performed to correct or repair a structural abnormality of the aorta.

Angioplasty Triple Vessel Coronary Artery Angioplasty – Triple Vessel

Angioplasty is a treatment that uses stents to improve blood flow to the heart by opening a narrowed or blocked artery. In the long term, this can provide an improvement of blood flow to the heart muscle, resulting in less or no angina. AMP Life paid out over \$390,000 towards claims for Angioplasty with an average payment of over \$26,000 in 2019.

What's new: AMP Life have enhanced the definition and now allow the operation to occur over two procedures. In addition, the main coronary arteries involved in the procedure have been included for clarity.

Group Insurance	
Workplace Protection Plan	<p>New Definition</p> <p>The actual undergoing for the first time of coronary artery angioplasty to correct a narrowing, or blockage, of three or more coronary arteries either within the same procedure, or via two procedures no more than two months apart. Angiographic evidence, indicating obstruction of three or more coronary arteries, is required to confirm the need for this procedure. Coronary arteries refer to the right coronary, circumflex, left main stem and left anterior descending arteries.</p>
Lifetrack	
<p>Trauma Cover</p> <p>Vital Plus Crisis Cover</p>	<p>New Definition</p> <p>We will pay if a Person Insured undergoes Angioplasty to 3 or more coronary arteries either within the same surgical procedure, or via two procedures no more than two months apart (with or without the insertion of a stent, laser therapy or atherectomy).</p> <p>Angiographic evidence, indicating obstruction of 3 or more coronary arteries, is required to confirm the need for this procedure. Coronary arteries refer to the right coronary, circumflex, left main stem and left anterior descending arteries.</p> <p>In the opinion of an appropriate consultant medical specialist, the treatment must be required on medical grounds and must be the most appropriate treatment.</p>
Risk Protection Plan	
<p>Trauma (Nov 1997 – Jan 2013)</p> <p>Trauma (Feb 2013 – present)</p>	<p>New Definition</p> <p>We will pay if the Life Insured undergoes for the first time coronary artery angioplasty to correct a narrowing, or blockage, of three or more coronary arteries either within the same procedure, or via two procedures no more than two months apart. Angiographic evidence, indicating obstruction of three or more coronary arteries, is required to confirm the need for this procedure. Coronary arteries refer to the right coronary, circumflex, left main stem and left anterior descending arteries.</p>
Other Products	
Essentials	<p>New Definition</p> <p>You undergoing for the first time a coronary artery angioplasty to correct a narrowing, or blockage, of three or more coronary arteries either within the same procedure or, via two procedures no more than two months apart. Angiographic evidence, indicating obstruction of three or more coronary arteries, is required to confirm the need for this procedure. Coronary arteries refer to the right coronary, circumflex, left main stem and left anterior descending arteries.</p>

¹⁵Heart Foundation.org.nz, accessed 08/07/2020; <https://www.heartfoundation.org.nz/your-heart/heart-treatments/angioplasty-and-stents>

Pass back

AMP Life is committed to continually improving the product benefits and features provided to customers. Over the years we have introduced a large range of improvements to policy definitions to our on-sale product range. The 'pass back' of these improvements is an important step in rewarding the loyalty of our existing customers.

This latest upgrade includes a wide range of definitions that are available to existing customers that have in-force Crisis, Trauma, Deluxe Income Protection, Rural Income Protection and Income Cover Total policy.

This brochure provides a summary of our most recent upgrade offer and answers some of the common questions you may have in regard to the pass back of enhanced Crisis, Trauma and Income Protection definitions to existing customer policies.

The pass back of these improved definitions is generically called an upgrade, and to our customers it is simply called an Upgrade of Benefits.

Upgrade of Benefits

Upgrades provide improvements to existing customers cover including improved definitions. Any improvements and/or changes to their plan definitions will be reviewed at claim time to ensure the Life / Person Insured is assessed using the definition that benefits them the most. This means that should a definition or benefit from the original policy be more beneficial, customers will still be eligible to claim under their original policy definitions.

You cannot make a claim on an upgraded definition, feature or benefit if a medical condition that has an effect on that claim existed before the date the upgrade became effective on 21 September 2020. Any exclusions or endorsements that applied to their insurance policy prior to the upgrade, will still apply after the upgrade.

FAQ

When does the upgrade take effect?

This customer upgrade takes effect from 21 September 2020.

What benefit types have been included in this upgrade?

This upgrade is applicable to all existing customers with a Crisis or Trauma policy and some of our Income Protection benefits on the following AMP Life products:

- EasyChoice
- Essentials
- Goldline Original
- Goldline Series
- Group Trauma Protection
- Group Protection Package
- Lifetrack Children’s Crisis Cover
- Lifetrack Home Loan Crisis Cover
- Lifetrack Income Cover Total
- Lifetrack Trauma Cover
- Lifetrack Trauma Plus
- Lifetrack Vital Crisis Cover
- Lifetrack Vital Plus Crisis
- Stand Alone Trauma
- Trauma Recovery Benefit
- Risk Protection Plan Children’s Trauma Protection
- Risk Protection Plan Deluxe Income Protection
- Risk Protection Plan Rural Income Protection
- Risk Protection Plan Trauma Protection
- Survival Insurance
- Term Life Insurance

What enhanced benefits will a customer receive through this upgrade?

There are a wide range of updated benefits, features and definitions available within this upgrade. Full details of all the improvements can be found within this new ‘AMP Life Medical Definition Review and Enhancement’ brochure, which is also available at amp.co.nz/conditionreview

How will a claim be assessed?

When a claim is submitted, our Claims team will assess the claimable event under the definitions available, at the date of the event.

The claim will be assessed by comparing the original definitions, to the new definitions that are now available and applying the terms that benefit you the most.

What if a customer already has a medical condition?

If you are suffering from a pre-existing condition at the time of the upgrade, the improved definitions will not apply when assessing any claim affected by that pre-existing condition. Any exclusions or endorsements that applied to the policy at the time of the initial application will still apply.

Customers cannot make a claim on an upgrade definition if a medical condition that has an effect on that claim existed before the date the upgrade became effective. Any exclusions or endorsements that applied their insurance policy prior to the upgrade, will still apply.

How do I know if a specific upgrade applies to me?

This upgrade provides improvements to a range of condition definitions (eg, like “Alzheimer’s Disease & Other Dementias”). Please note the upgrade does not add new conditions onto your policy that are not already present. To see if a specific definition improvement applies to you, please refer to the definition tables. If your policy includes the specific condition and your cover appears in the table, that definition improvement applies to you. Please contact your Adviser if you have any questions.

If I have any further questions, who do I contact?

If you have any further questions about this latest upgrade, don’t hesitate to contact your Adviser directly or contact our Call Centre team on **0800 808 267**.

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