

<insert date>

<Title><First name><Surname>  
<Address 1>  
<Address 2>  
<SUBURB><STATE><POSTCODE>

**Member Number:** <insert #>

Dear <Title><Surname>

## **SIGNIFICANT EVENT NOTICE**

### **CHANGES TO POLICE BLUE RIBBON INSURANCE COVER**

As a member of the NSW Police Force, you receive death, terminal illness, total and permanent disablement and income protection insurance cover under Police Blue Ribbon Insurance. Police Blue Ribbon cover is provided under life insurance policies issued to the trustee of First State Super by TAL Life Limited ABN 70 050 109 450, AFSL 237848.

This notice explains changes which were made to Police Blue Ribbon income protection insurance cover on 1 October 2015. Payment of a benefit is subject to the policy terms and conditions.

If you have other insurance cover as a member of First State Super, this notice does not apply to your other First State Super cover.

The Member Booklet Supplement: Insurance (Police Blue Ribbon Super) explains Police Blue Ribbon income protection cover. You can find this booklet on the First State Super website [www.firststatesuper.com.au](http://www.firststatesuper.com.au).

Briefly, if you suffer an illness or injury for which you are eligible to receive a monthly income protection benefit, you must first be disabled for a *waiting period*. There is also a maximum period during which the monthly benefit is paid, called the *benefit period*. Both the *waiting period* and the *benefit period* depend on whether you are *on duty* or *off duty* when the illness or injury for which you are eligible to claim occurs, as explained in the Member Booklet Supplement.

### **Your claim for an income protection benefit**

You have claimed a Police Blue Ribbon income protection benefit after a *waiting period* which began 1 October 2015 or later. The following important changes apply to your benefit.

### **Benefit indexation**

If your claim is due to illness or injury suffered while you were *on duty*, and your monthly benefit is payable continuously for more than 12 months, your monthly benefit will be

indexed on each anniversary of the date your *benefit period* started. This means that your monthly benefit will increase by the Consumer Price Index or 5% (whichever is less) each year while your monthly benefit continues to be paid during the *benefit period*.

If your claim is due to illness or injury suffered while you were *off duty*, benefit indexation does not apply to your claim.

### Recurrent disability

If your claim ends (your income protection benefit stops) before the end of the *benefit period* and you return to work, but you later become eligible to claim again due to the same or a related illness or injury (**recurrent disability claim**), the *waiting period* reduces for the recurrent disability claim. If your recurrent disability claim occurs:

- within 6 months after the end of the earlier claim, the *waiting period* reduces to zero;
- 6 months after the end of the earlier claim, the *waiting period* reduces to 30 days.

The first claim period, and each recurrent disability claim period, are added together when determining your *benefit period*.

The reduction in the *waiting period* if your recurrent disability claim occurs 6 months after the end of the earlier claim is an improvement in your benefit.

### More information

If you have any questions about your Police Blue Ribbon Insurance cover, or the information in this notice, you can contact First State Super by telephone on 1300 650 873 8.30 am to 6.00 pm Monday to Friday (AEST), by facsimile (1300 722 072) or by email ([enquiries@firststatesuper.com.au](mailto:enquiries@firststatesuper.com.au)).

Yours sincerely,

<signature>