



mypartner@lucrf.com.au  
PO Box 211 North Melbourne VIC 3051

**1300 130 780 | lucrf.com.au**



<GivenNames> <Surname>  
<Address line 1>  
<Address line 2>  
<SUBURB> <STATE> <Post code>  
<Country>

<<Date of notice>>  
Member number: <<ClientID>>

Hi <<Salutation>>,

## We're making some changes to our insurance

From 1 April 2021, we'll be making changes to our insurance cover, including:

- increasing premiums for Death & Total and Permanent Disablement (TPD) and Death Only cover, and
- changing the TPD definitions, including the removal of the 'activities of daily living' (ADL) test.

### Why are insurance premiums changing?

Recent events, including legislative changes by the Federal Government, and the health and economic impacts of the COVID-19 pandemic, have increased the cost of providing insurance cover to members through their super.

In response to these events, and after an extensive review with our insurer, OnePath Life Limited, the premiums for Death & TPD and Death Only cover will increase for the first time since 1 July 2019.

### Why are TPD definitions changing?

We've reviewed the TPD definitions so that more members can access benefits under this policy.

By removing the 'activities of daily living' test, members will no longer have to demonstrate that they can't do basic physical activities, such as bathing or dressing, in order to make a claim.

### What do you need to do?

Nothing. If you currently have Death & TPD or Death Only cover, the insurance premiums we deduct from your account will automatically increase, and the TPD definition changes will come into effect from 1 April 2021.

### Where can you get more information?

Further details about these changes are included with this letter. Additional information, including Frequently Asked Questions (FAQs), is available on our website at [lucrf.com.au/insurance2021](https://lucrf.com.au/insurance2021).

## **We're here if you need us**

If you'd like some help understanding these changes, or if you have any questions, email **[mypartner@lucrf.com.au](mailto:mypartner@lucrf.com.au)** or call **1300 130 780**. We're available Monday-Thursday 8.30am-6pm and Friday 8.30am-5pm (AEST).

We have a team of experts ready to help you make decisions for a better future.

Yours sincerely,



**Charlie Donnelly**

Chief Executive Officer

LUCRF Super

# Significant Event Notice

## Changes to insurance

### Part 1: Insurance premiums for Death & TPD and Death Only cover

#### Summary of changes

<b>Date of notice</b>	15 February 2021																					
<b>Purpose of this notice</b>	This notice explains the changes that will be made to insurance arrangements described in the updated LUCRF Super Product Disclosure Statement (PDS) and Insurance Guide (which forms part of the PDS), both available at <a href="http://lucrf.com.au/pds">lucrf.com.au/pds</a> from 1 April 2021.																					
<b>What's changing?</b>	The insurance premiums for Death & TPD and Death Only insurance cover will increase (depending on age, work category, type and amount of cover).																					
<b>When will the change occur?</b>	1 April 2021																					
<b>How will this change affect you?</b>	<p>Up to 31 March 2021, insured members will pay the Death &amp; TPD and Death Only premium rates per the current Insurance Guide dated 1 April 2020.</p> <p>From 1 April 2021, insured members will pay the Death &amp; TPD and Death Only premium rates per the new Insurance Guide dated 1 April 2021.</p> <p>For example, for members with default Death &amp; TPD insurance cover:</p> <table border="1"> <thead> <tr> <th colspan="3">Cost per week per 2 units of Light Blue Fixed Premium cover (default)<sup>^</sup></th> </tr> <tr> <th>Current age</th> <th>Current premiums (to 31 March 2021)</th> <th>New premiums (from 1 April 2021)</th> </tr> </thead> <tbody> <tr> <td>14-24</td> <td>\$1.28</td> <td>\$1.70</td> </tr> <tr> <td>25-29</td> <td>\$2.14</td> <td>\$2.83</td> </tr> <tr> <td>30-34</td> <td>\$2.98</td> <td>\$3.97</td> </tr> <tr> <td>35-64</td> <td>\$3.78</td> <td>\$5.05</td> </tr> <tr> <td>65-69*</td> <td>\$2.55</td> <td>\$3.40</td> </tr> </tbody> </table> <p><sup>^</sup>Premium rates are shown net of tax (factoring in a 15% tax rebate on the gross premium rates). Gross premium rates can be found in the updated policy. Premium figures are indicative. The actual premium amounts deducted from your account may be subject to rounding as they are calculated.</p> <p>*TPD cover is restricted to TPD Definition 3 or 4 once you're 65 and over on the event date (see 'TPD definitions' in Part 2 for more information).</p> <p>The full list of current (to 31 March 2021) and new (from 1 April 2021) premium rates are provided in Tables A-D in the following pages.</p>	Cost per week per 2 units of Light Blue Fixed Premium cover (default) <sup>^</sup>			Current age	Current premiums (to 31 March 2021)	New premiums (from 1 April 2021)	14-24	\$1.28	\$1.70	25-29	\$2.14	\$2.83	30-34	\$2.98	\$3.97	35-64	\$3.78	\$5.05	65-69*	\$2.55	\$3.40
Cost per week per 2 units of Light Blue Fixed Premium cover (default) <sup>^</sup>																						
Current age	Current premiums (to 31 March 2021)	New premiums (from 1 April 2021)																				
14-24	\$1.28	\$1.70																				
25-29	\$2.14	\$2.83																				
30-34	\$2.98	\$3.97																				
35-64	\$3.78	\$5.05																				
65-69*	\$2.55	\$3.40																				

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## Significant Event Notice

# Changes to insurance

## Part 1: Insurance premiums for Death & TPD and Death Only cover

### Summary of changes (continued)

<p><b>How will this change affect you? (continued)</b></p>	<p><b>Case Study: Andrew</b>  <b>Age:</b> 40  <b>Occupation:</b> Storeperson (Light Blue work category)</p> <p><b>Example A: Default cover (Fixed Premium)</b>          Andrew has two units of Death &amp; TPD cover, which, for a 40-year-old, is \$94,000 of cover. Until 31 March 2021, he's paying \$3.78 per week. From 1 April 2021, he'll pay \$5.05 a week.</p> <p><b>Example B: Fixed Amount cover</b>          Andrew has Death &amp; TPD Fixed Amount cover of \$100,000. Until 31 March 2021, he's paying \$2.09 per year per \$1,000 of cover (a total of \$209 per year). From 1 April 2021, he'll pay \$2.79 per year per \$1,000 of cover (a total of \$279 per year).</p>
<p><b>What are insurance premiums for?</b></p>	<p>Insurance premiums cover the cost of any insurance you hold on your LUCRF Super account. The premiums deducted from your account are sent to the insurer on a quarterly basis. The increase in premiums is not being retained by LUCRF Super.</p>
<p><b>What do you need to do about this change?</b></p>	<p>There's nothing you need to do.</p> <p>The Death &amp; TPD and Death Only premiums will automatically increase from 1 April 2021, and any future deductions from your account will be at the new rate.</p>
<p><b>Who can help you understand this change?</b></p>	<p>If you need help understanding this change, email us at <b>mypartner@lucrf.com.au</b> or call us on <b>1300 130 780</b>. We're available Monday-Thursday 8.30am-6pm and Friday 8.30am-5pm (AEST).</p>
<p><b>How can you make a complaint about this change?</b></p>	<p>If you're unhappy with this change, you can lodge a complaint on our website at <b>lucrf.com.au/complaints</b>, email us at <b>mypartner@lucrf.com.au</b> or call us on <b>1300 130 780</b>.</p> <p>You can also lodge a complaint in writing to:</p> <p>The Complaints Officer          LUCRF Super          PO Box 211          NORTH MELBOURNE VIC 3051</p>

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## Significant Event Notice

# Changes to insurance

## Part 1: Insurance premiums for Death & TPD and Death Only cover

**Table A: Death & TPD (Fixed Premium)**

Cost per week per unit of cover <sup>^</sup>						
Current age	Current premiums (to 31 March 2021)			New premiums (from 1 April 2021)		
	Light Blue	White Collar	Professional	Light Blue	White Collar	Professional
14-24	\$0.64	\$0.64	\$0.64	\$0.85	\$0.85	\$0.85
25-29	\$1.07	\$1.07	\$1.07	\$1.42	\$1.42	\$1.42
30-34	\$1.49	\$1.49	\$1.49	\$1.98	\$1.98	\$1.98
35-64	\$1.89	\$1.89	\$1.89	\$2.52	\$2.52	\$2.52
65-69*	\$1.28	\$1.28	\$1.28	\$1.70	\$1.70	\$1.70

<sup>^</sup>Premium rates are shown net of tax (factoring in a 15% tax rebate on the gross premium rates). Gross premium rates can be found in the updated policy. Premium figures are indicative. The actual premium amounts deducted from your account may be subject to rounding as they are calculated.

\*TPD cover is restricted to TPD Definition 3 or 4 once you're 65 and over on the event date (see 'TPD definitions' in Part 2 for more information).

**Table B: Death Only (Fixed Premium)**

Cost per week per unit of cover <sup>^</sup>						
Current age	Current premiums (to 31 March 2021)			New premiums (from 1 April 2021)		
	Light Blue	White Collar	Professional	Light Blue	White Collar	Professional
14-24	\$0.32	\$0.32	\$0.32	\$0.43	\$0.43	\$0.43
25-29	\$0.54	\$0.54	\$0.54	\$0.71	\$0.71	\$0.71
30-34	\$0.75	\$0.75	\$0.75	\$0.99	\$0.99	\$0.99
35-64	\$0.95	\$0.95	\$0.95	\$1.26	\$1.26	\$1.26
65-69*	\$0.64	\$0.64	\$0.64	\$0.85	\$0.85	\$0.85

<sup>^</sup>Premium rates are shown net of tax (factoring in a 15% tax rebate on the gross premium rates). Gross premium rates can be found in the updated policy. Premium figures are indicative. The actual premium amounts deducted from your account may be subject to rounding as they are calculated.

\*TPD cover is restricted to TPD Definition 3 or 4 once you're 65 and over on the event date (see 'TPD definitions' in Part 2 for more information).

## Significant Event Notice

# Changes to insurance

## Part 1: Insurance premiums for Death & TPD and Death Only cover

**Table C: Death & TPD (Fixed Amount)**

Annual cost (per \$1,000 of cover) <sup>^</sup>						
Current age	Current premiums (to 31 March 2021)			New premiums (from 1 April 2021)		
	Light Blue	White Collar	Professional	Light Blue	White Collar	Professional
14-15	\$1.47	\$0.91	\$0.78	\$1.97	\$1.21	\$1.04
16	\$1.45	\$0.88	\$0.77	\$1.92	\$1.18	\$1.02
17	\$1.41	\$0.86	\$0.75	\$1.88	\$1.15	\$0.99
18	\$1.39	\$0.85	\$0.74	\$1.84	\$1.13	\$0.98
19	\$1.35	\$0.83	\$0.72	\$1.81	\$1.11	\$0.96
20	\$1.33	\$0.82	\$0.71	\$1.77	\$1.09	\$0.94
21	\$1.28	\$0.78	\$0.68	\$1.70	\$1.04	\$0.90
22	\$1.22	\$0.76	\$0.65	\$1.64	\$1.00	\$0.87
23	\$1.16	\$0.71	\$0.62	\$1.55	\$0.95	\$0.83
24	\$1.11	\$0.68	\$0.59	\$1.47	\$0.90	\$0.78
25	\$1.39	\$0.85	\$0.73	\$1.84	\$1.13	\$0.98
26	\$1.22	\$0.75	\$0.65	\$1.64	\$1.00	\$0.87
27	\$1.11	\$0.68	\$0.59	\$1.47	\$0.90	\$0.78
28	\$1.05	\$0.65	\$0.56	\$1.40	\$0.86	\$0.74
29	\$1.00	\$0.62	\$0.54	\$1.34	\$0.82	\$0.71
30	\$1.34	\$0.82	\$0.71	\$1.79	\$1.10	\$0.95
31	\$1.29	\$0.79	\$0.69	\$1.72	\$1.06	\$0.91
32	\$1.24	\$0.76	\$0.65	\$1.65	\$1.01	\$0.87
33	\$1.19	\$0.73	\$0.63	\$1.59	\$0.97	\$0.84
34	\$1.15	\$0.71	\$0.61	\$1.53	\$0.94	\$0.81
35	\$1.45	\$0.89	\$0.77	\$1.94	\$1.19	\$1.03
36	\$1.45	\$0.89	\$0.77	\$1.94	\$1.19	\$1.03
37	\$1.45	\$0.89	\$0.77	\$1.94	\$1.19	\$1.03
38	\$1.45	\$0.89	\$0.77	\$1.94	\$1.19	\$1.03
39	\$1.71	\$1.05	\$0.91	\$2.28	\$1.40	\$1.21
40	\$2.09	\$1.28	\$1.11	\$2.79	\$1.71	\$1.48
41	\$2.43	\$1.49	\$1.28	\$3.24	\$1.99	\$1.71
42	\$2.81	\$1.73	\$1.49	\$3.75	\$2.30	\$1.99
43	\$3.08	\$1.90	\$1.62	\$4.10	\$2.52	\$2.17
44	\$3.28	\$2.01	\$1.74	\$4.37	\$2.68	\$2.32
45	\$3.71	\$2.29	\$1.96	\$4.95	\$3.05	\$2.62
46	\$4.28	\$2.63	\$2.26	\$5.70	\$3.50	\$3.02
47	\$4.92	\$3.03	\$2.63	\$6.56	\$4.04	\$3.50
48	\$5.47	\$3.33	\$2.89	\$7.29	\$4.45	\$3.86
49	\$6.15	\$3.78	\$3.28	\$8.20	\$5.05	\$4.37
50	\$6.78	\$4.18	\$3.58	\$9.05	\$5.58	\$4.77
51	\$7.57	\$4.68	\$4.01	\$10.09	\$6.25	\$5.35
52	\$8.55	\$5.31	\$4.57	\$11.41	\$7.09	\$6.10
53	\$9.37	\$5.79	\$4.92	\$12.49	\$7.72	\$6.56
54	\$10.35	\$6.34	\$5.47	\$13.81	\$8.46	\$7.29
55	\$11.57	\$7.02	\$6.15	\$15.43	\$9.37	\$8.20
56	\$12.29	\$7.57	\$6.55	\$16.40	\$10.09	\$8.75
57	\$13.12	\$8.19	\$7.02	\$17.49	\$10.93	\$9.37
58	\$14.05	\$8.55	\$7.57	\$18.74	\$11.41	\$10.09
59	\$15.13	\$9.37	\$7.87	\$20.18	\$12.49	\$10.49
60	\$16.39	\$9.83	\$8.55	\$21.86	\$13.12	\$11.41
61	\$17.88	\$10.93	\$9.37	\$23.85	\$14.58	\$12.49
62	\$19.67	\$12.29	\$10.35	\$26.24	\$16.40	\$13.81
63	\$21.80	\$13.12	\$11.57	\$29.15	\$17.49	\$15.43
64	\$24.59	\$15.13	\$13.12	\$32.80	\$20.18	\$17.49
65-69*	\$18.95	\$12.05	\$10.20	\$25.27	\$16.08	\$13.61

<sup>^</sup>Premium rates are shown net of tax (factoring in a 15% tax rebate on the gross premium rates). Gross premium rates can be found in the updated policy. Premium figures are indicative. The actual premium amounts deducted from your account may be subject to rounding as they are calculated.

\*TPD cover is restricted to TPD Definition 3 or 4 once you're 65 and over on the event date (see 'TPD definitions' in Part 2 for more information).

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## Significant Event Notice

# Changes to insurance

## Part 1: Insurance premiums for Death & TPD and Death Only cover

**Table D: Death Only (Fixed Amount)**

Annual cost (per \$1,000 of cover) <sup>^</sup>						
Current age	Current premiums (to 31 March 2021)			New premiums (from 1 April 2021)		
	Light Blue	White Collar	Professional	Light Blue	White Collar	Professional
14-15	\$0.74	\$0.45	\$0.39	\$0.98	\$0.61	\$0.52
16	\$0.72	\$0.44	\$0.38	\$0.96	\$0.59	\$0.51
17	\$0.71	\$0.43	\$0.37	\$0.94	\$0.57	\$0.50
18	\$0.69	\$0.43	\$0.37	\$0.92	\$0.57	\$0.49
19	\$0.68	\$0.42	\$0.36	\$0.90	\$0.55	\$0.48
20	\$0.66	\$0.41	\$0.35	\$0.88	\$0.55	\$0.47
21	\$0.64	\$0.39	\$0.34	\$0.85	\$0.52	\$0.45
22	\$0.61	\$0.37	\$0.32	\$0.82	\$0.50	\$0.43
23	\$0.58	\$0.36	\$0.31	\$0.78	\$0.48	\$0.41
24	\$0.55	\$0.34	\$0.30	\$0.74	\$0.45	\$0.39
25	\$0.69	\$0.43	\$0.37	\$0.92	\$0.57	\$0.49
26	\$0.61	\$0.37	\$0.32	\$0.82	\$0.50	\$0.43
27	\$0.55	\$0.34	\$0.29	\$0.74	\$0.45	\$0.39
28	\$0.53	\$0.32	\$0.28	\$0.70	\$0.43	\$0.37
29	\$0.50	\$0.31	\$0.26	\$0.67	\$0.41	\$0.36
30	\$0.67	\$0.42	\$0.36	\$0.90	\$0.55	\$0.48
31	\$0.65	\$0.40	\$0.34	\$0.86	\$0.53	\$0.46
32	\$0.62	\$0.38	\$0.33	\$0.83	\$0.51	\$0.44
33	\$0.60	\$0.37	\$0.31	\$0.79	\$0.49	\$0.42
34	\$0.57	\$0.35	\$0.31	\$0.76	\$0.47	\$0.41
35	\$0.73	\$0.45	\$0.39	\$0.97	\$0.60	\$0.52
36	\$0.73	\$0.45	\$0.39	\$0.97	\$0.60	\$0.52
37	\$0.73	\$0.45	\$0.39	\$0.97	\$0.60	\$0.52
38	\$0.73	\$0.45	\$0.39	\$0.97	\$0.60	\$0.52
39	\$0.86	\$0.53	\$0.45	\$1.14	\$0.70	\$0.61
40	\$1.05	\$0.65	\$0.56	\$1.40	\$0.86	\$0.74
41	\$1.22	\$0.75	\$0.65	\$1.62	\$1.00	\$0.86
42	\$1.41	\$0.87	\$0.75	\$1.88	\$1.15	\$1.00
43	\$1.54	\$0.95	\$0.82	\$2.05	\$1.26	\$1.09
44	\$1.64	\$1.00	\$0.88	\$2.19	\$1.34	\$1.16
45	\$1.86	\$1.15	\$0.99	\$2.48	\$1.53	\$1.31
46	\$2.14	\$1.32	\$1.13	\$2.86	\$1.75	\$1.51
47	\$2.47	\$1.51	\$1.32	\$3.29	\$2.02	\$1.75
48	\$2.74	\$1.67	\$1.45	\$3.65	\$2.23	\$1.93
49	\$3.08	\$1.90	\$1.64	\$4.11	\$2.53	\$2.19
50	\$3.40	\$2.10	\$1.79	\$4.53	\$2.80	\$2.39
51	\$3.79	\$2.35	\$2.01	\$5.06	\$3.13	\$2.68
52	\$4.28	\$2.66	\$2.30	\$5.72	\$3.55	\$3.06
53	\$4.69	\$2.90	\$2.47	\$6.26	\$3.87	\$3.29
54	\$5.19	\$3.18	\$2.74	\$6.92	\$4.24	\$3.65
55	\$5.80	\$3.52	\$3.08	\$7.74	\$4.70	\$4.11
56	\$6.16	\$3.79	\$3.29	\$8.22	\$5.06	\$4.38
57	\$6.57	\$4.11	\$3.52	\$8.77	\$5.48	\$4.70
58	\$7.04	\$4.28	\$3.79	\$9.39	\$5.72	\$5.06
59	\$7.58	\$4.69	\$3.94	\$10.12	\$6.26	\$5.26
60	\$8.21	\$4.93	\$4.28	\$10.96	\$6.57	\$5.72
61	\$8.96	\$5.47	\$4.69	\$11.95	\$7.30	\$6.26
62	\$9.86	\$6.16	\$5.19	\$13.15	\$8.22	\$6.92
63	\$10.95	\$6.57	\$5.80	\$14.61	\$8.77	\$7.74
64	\$12.33	\$7.58	\$6.57	\$16.44	\$10.12	\$8.77
65-69*	\$9.47	\$6.03	\$5.10	\$12.64	\$8.04	\$6.80

<sup>^</sup>Premium rates are shown net of tax (factoring in a 15% tax rebate on the gross premium rates). Gross premium rates can be found in the updated policy. Premium figures are indicative. The actual premium amounts deducted from your account may be subject to rounding as they are calculated.

\*TPD cover is restricted to TPD Definition 3 or 4 once you're 65 and over on the event date (see 'TPD definitions' in Part 2 for more information).

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## Significant Event Notice

# Changes to insurance

## Part 2: Updated, added and removed definitions

### Summary of changes

<b>Date of notice</b>	15 February 2021
<b>Purpose of this notice</b>	This notice explains the changes that will be made to insurance arrangements described in the updated LUCRF Super Product Disclosure Statement (PDS) and Insurance Guide (which forms part of the PDS), both available at <a href="http://lucrf.com.au/pds">lucrf.com.au/pds</a> from 1 April 2021.
<b>What's changing?</b>	<p>We currently have a maximum of five Total and Permanent Disablement (TPD) definitions that members can be assessed under to be deemed totally and permanently disabled (needing to meet at least one):</p> <ul style="list-style-type: none"><li>• TPD Definition 1: <i>Unlikely to work</i></li><li>• TPD Definition 2: <i>Permanent impairment</i></li><li>• TPD Definition 3: <i>Activities of daily living</i></li><li>• TPD Definition 4: <i>Permanent loss</i></li><li>• TPD Definition 5: <i>Cognitive loss</i></li></ul> <p>From 1 April 2021, there will be a maximum of four TPD definitions that members can be assessed under to be deemed totally and permanently disabled (needing to meet at least one):</p> <ul style="list-style-type: none"><li>• TPD Definition 1: <i>Unlikely to work</i></li><li>• TPD Definition 2: <i>Incapable of ever working</i></li><li>• TPD Definition 3: <i>Permanent loss</i></li><li>• TPD Definition 4: <i>Domestic duties</i></li></ul> <p>There will also be new definitions added to support these four TPD definitions, and revisions to existing definitions.</p> <p>The new and updated definitions are outlined in Tables E to J on the following pages.</p>
<b>When will the change occur?</b>	1 April 2021

[continued over >](#)

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## Significant Event Notice

# Changes to insurance

## Part 2: Updated, added and removed definitions

### Summary of changes (continued)

<b>What does TPD cover provide you?</b>	<p>TPD cover provides a lump-sum benefit to you if you become totally and permanently disabled (as defined by our insurer).</p> <p>This may help with ongoing expenses and one-off costs that you or your dependants may face if you are permanently disabled and unable to work.</p> <p>If you're between 65 and 69, you receive restricted TPD cover. Insurance cover is not provided to anyone over 70.</p> <p>Exclusions for all members also apply. For example, cover will not apply for any pre-existing medical conditions.</p>
<b>How will this change affect you?</b>	<p>Members who make a TPD claim with an event date up to, and including, 31 March 2021 will be assessed under the current five TPD definitions. Please note that depending on your age and employment status at the event date, you may be eligible to be assessed under fewer than five of the TPD definitions.</p> <p>Members who make a TPD claim with an event date from 1 April 2021 onwards will be assessed under the new four TPD definitions. Please note that depending on your employment status at the event date, you may be eligible to be assessed under fewer than four of the TPD definitions. Further details of the eligibility conditions can be found in our updated Insurance Guide available at <a href="http://lucrf.com.au/pds">lucrf.com.au/pds</a>.</p>
<b>What do you need to do about this change?</b>	<p>There's nothing you need to do.</p> <p>The new TPD definition changes will come into effect from 1 April 2021.</p>
<b>Who can help you understand this change?</b>	<p>If you need help understanding this change, email us at <a href="mailto:mypartner@lucrf.com.au">mypartner@lucrf.com.au</a> or call us on <b>1300 130 780</b>. We're available Monday-Thursday 8.30am-6pm and Friday 8.30am-5pm (AEST).</p>
<b>How can you make a complaint about this change?</b>	<p>If you're unhappy with this change, you can lodge a complaint on our website at <a href="http://lucrf.com.au/complaints">lucrf.com.au/complaints</a>, email us at <a href="mailto:mypartner@lucrf.com.au">mypartner@lucrf.com.au</a> or call us on <b>1300 130 780</b>.</p> <p>You can also lodge a complaint in writing to:</p> <p>The Complaints Officer LUCRF Super PO Box 211 NORTH MELBOURNE VIC 3051</p>

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# Significant Event Notice

## Changes to insurance

### Part 2: Updated, added and removed definitions

NB: Terms that appear in *italics* in the following tables have special meanings which are explained in full in the Insurance Guide dated 1 April 2021.

**Table E: TPD definitions**

TPD definitions		
	Current TPD definitions (to 31 March 2021)	New TPD definitions (from 1 April 2021)
<b>Unlikely to work</b>	<p><b>TPD Definition 1</b></p> <p>An <i>insured member</i> satisfies all of the following (a), (b), (c) and (d):</p> <p>(a) is aged less than 65 years on the <i>event date</i></p> <p>(b) is <i>gainfully working</i> on the day immediately prior to the <i>event date</i></p> <p>(c) has been employed for at least the <i>minimum average hours</i>, and</p> <p>(d) in the insurer's opinion based on medical or other evidence satisfactory to the insurer, solely because of the same injury or illness the subject of the <i>event date</i>, the <i>insured member</i>:</p> <p>(i) has not worked (whether or not for reward) during the entire <i>waiting period</i></p> <p>(ii) since the <i>event date</i>, has continuously been <i>following the advice of a medical practitioner</i> in relation to the injury or illness for which they are claiming, and</p> <p>(iii) as at the <i>date of disablement</i>, is unlikely ever to work in any <i>gainful employment</i> for which he or she:</p> <ul style="list-style-type: none"> <li>• is reasonably suited to by <i>previous education, training or experience</i>, or</li> <li>• may become reasonably suited to due to <i>reasonable retraining</i>.</li> </ul>	<p><b>TPD Definition 1</b></p> <p>An <i>insured member</i> satisfies all of the following (a), (b), (c), (d) and (e):</p> <p>(a) was aged less than 65 years on the <i>event date</i></p> <p>(b) was <i>gainfully working</i> on the day immediately prior to the <i>event date</i></p> <p>(c) was <i>gainfully working</i> for an average of at least 15 hours per week in the 6 months (or the actual period of time the <i>insured member</i> worked if less than 6 months) immediately prior to the <i>event date</i></p> <p>(d) is <i>following the advice of a medical practitioner</i> in relation to their illness or injury for which they are claiming, and</p> <p>(e) 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, the <i>insured member</i>:</p> <p>(i) has not worked during the entire <i>waiting period</i></p> <p>(ii) as at the <i>date of disablement</i> is unlikely to ever work in any <i>gainful employment</i> for which they:</p> <ul style="list-style-type: none"> <li>- are reasonably suited by <i>previous education, training or experience</i>, or</li> <li>- may become reasonably suited due to <i>reasonable retraining or rehabilitation</i>.</li> </ul>
<b>Incapable of ever working</b>	N/A	<p><b>TPD Definition 2</b></p> <p>An <i>insured member</i> satisfies all of the following (a), (b), (c) and (d):</p> <p>(a) was aged less than 65 years on the <i>event date</i></p> <p>(b) was not <i>gainfully working</i>:</p> <p>(i) on the day immediately prior to the <i>event date</i>, or</p> <p>(ii) for an average of at least 15 hours per week in the 6 months (or the actual period of time the <i>insured member</i> worked if less than 6 months) immediately prior to the <i>event date</i></p> <p>(c) is <i>following the advice of a medical practitioner</i> in relation to their illness or injury for which they are claiming, and</p> <p>(d) in the insurer's opinion, after taking into consideration <i>other factors</i>, based on medical or other evidence satisfactory to the insurer, solely because of injury or illness, the <i>insured member</i>:</p> <p>(i) has not worked during the entire <i>waiting period</i></p> <p>(ii) as at the <i>date of disablement</i> is incapable of ever working in any <i>gainful employment</i> for which they:</p> <ul style="list-style-type: none"> <li>- are reasonably suited by <i>previous education, training or experience</i>, or</li> <li>- may become reasonably suited due to <i>reasonable retraining or rehabilitation</i>.</li> </ul>

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# Significant Event Notice

## Changes to insurance

### Part 2: Updated, added and removed definitions

**Table F: TPD definitions**

TPD definitions		
	Current TPD definitions (to 31 March 2021)	New TPD definitions (from 1 April 2021)
<b>Permanent impairment</b>	<p><b>TPD Definition 2</b></p> <p>An <i>insured member</i> satisfies all of the following (a), (b) and (c):</p> <p>(a) is <i>gainfully working</i> at the time of suffering the injury or illness the subject of the <i>event date</i></p> <p>(b) solely because of the same injury or illness the subject of the <i>event date</i>, the <i>insured member</i> suffers a permanent impairment of at least 25% of whole person function as defined in the American Medical Association's publication 'Guides to the Evaluation of Permanent Impairment (5th Edition)', or an equivalent guide to impairment approved by the insurer, and</p> <p>(c) in the insurer's opinion based on medical or other evidence satisfactory to the insurer, solely because of the same injury or illness the subject of the <i>event date</i>, the <i>insured member</i>:</p> <p>(i) since the <i>event date</i>, has continuously been <i>following the advice of a medical practitioner</i> in relation to the injury or illness for which they are claiming, and</p> <p>(ii) as at the <i>date of disablement</i>, is unlikely ever to work in any <i>gainful employment</i> for which he or she:</p> <ul style="list-style-type: none"> <li>• is reasonably suited to by <i>previous education, training or experience</i>, or</li> <li>• may become reasonably suited to due to <i>reasonable retraining</i>.</li> </ul>	Assessed under TPD Definition 1 or 2.
<b>Activities of daily living</b>	<p><b>TPD Definition 3</b></p> <p>In the insurer's opinion based on medical or other evidence satisfactory to the insurer, solely because of the same injury or illness that was the subject of the <i>event date</i>, the <i>insured member</i> satisfies all of the following (a) and (b):</p> <p>(a) since the <i>event date</i>, has continuously been <i>following the advice of a medical practitioner</i> in relation to the injury or illness for which they are claiming, and</p> <p>(b) as at the <i>date of disablement</i>, is:</p> <p>(i) totally and irreversibly incapable of performing at least two of the <i>activities of daily living</i>. A person will be considered totally incapable of performing an <i>activity of daily living</i> if they cannot perform the activity independently, without the assistance of another adult person or suitable aids, and</p> <p>(ii) unlikely ever to work in any <i>gainful employment</i> for which he or she is reasonably suited to by <i>previous education, training or experience</i>.</p>	N/A

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# Significant Event Notice

## Changes to insurance

### Part 2: Updated, added and removed definitions

**Table G: TPD definitions**

TPD definitions		
	Current TPD definitions (to 31 March 2021)	New TPD definitions (from 1 April 2021)
<b>Permanent loss</b>	<p><b>TPD Definition 4</b></p> <p>In the insurer's opinion based on medical or other evidence satisfactory to the insurer, solely because of the same injury or illness that was the subject of the <i>event date</i>, the <i>insured member</i> satisfies all of the following (a), (b) and (c):</p> <p>(a) suffers the total and permanent loss of the use of:</p> <ul style="list-style-type: none"> <li>(i) two limbs (where 'limb' is defined as the whole hand or the whole foot), or</li> <li>(ii) the sight in both eyes, or</li> <li>(iii) one limb and the sight in one eye</li> </ul> <p>(b) since the <i>event date</i>, has continuously been <i>following the advice of a medical practitioner</i> in relation to the injury or illness for which they are claiming, and</p> <p>(c) as at the <i>date of disablement</i>, is unlikely ever to work in any <i>gainful employment</i> for which he or she is reasonably suited to by <i>previous education, training or experience</i>.</p>	<p><b>TPD Definition 3</b></p> <p>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, the <i>insured member</i> satisfies all of the following (a) and (b):</p> <p>(a) suffers the total and permanent loss of the use of:</p> <ul style="list-style-type: none"> <li>(i) two limbs (where 'limb' is defined as the whole hand or the whole foot), or</li> <li>(ii) the sight in both eyes, or</li> <li>(iii) one limb and the sight in one eye</li> </ul> <p>which is certified by at least two <i>medical practitioners</i> (at least one of the <i>medical practitioners</i> is a <i>specialist medical practitioner</i>, and one of which may be appointed by the insurer), and</p> <p>(b) as at the <i>date of disablement</i>, is unlikely to ever work in any <i>gainful employment</i> for which they:</p> <ul style="list-style-type: none"> <li>(i) are reasonably suited by <i>previous education, training or experience</i>, or</li> <li>(ii) may become reasonably suited due to <i>reasonable retraining or rehabilitation</i>.</li> </ul>
<b>Cognitive loss</b>	<p><b>TPD Definition 5</b></p> <p>In the insurer's opinion based on medical or other evidence satisfactory to the insurer, solely because of the same injury or illness that was the subject of the <i>event date</i>, the <i>insured member</i> satisfies all of the following (a), (b) and (c):</p> <p>(a) suffers cognitive loss</p> <p>(b) since the <i>event date</i>, has continuously been <i>following the advice of a medical practitioner</i> in relation to the injury or illness for which they are claiming, and</p> <p>(c) as at the <i>date of disablement</i>, is unlikely ever to work in any <i>gainful employment</i> for which he or she is reasonably suited to by <i>previous education, training or experience</i>.</p>	Members now assessed under TPD Definition 1 or 2.
<b>Domestic duties</b>	N/A	<p><b>TPD Definition 4</b></p> <p>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, the <i>insured member</i>:</p> <p>(a) is <i>following the advice of a medical practitioner</i> in relation to their illness or injury for which they are claiming, and</p> <p>(b) is unable to perform domestic duties during the entire <i>waiting period</i>, and</p> <p>(c) as at the <i>date of disablement</i>:</p> <ul style="list-style-type: none"> <li>(i) is incapable of ever performing any domestic duties</li> <li>(ii) is incapable of ever working in any <i>gainful employment</i> for which they: <ul style="list-style-type: none"> <li>- are reasonably suited by <i>previous education, training or experience</i>, or</li> <li>- may become reasonably suited due to <i>reasonable retraining or rehabilitation</i>.</li> </ul> </li> </ul>

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# Significant Event Notice

## Changes to insurance

### Part 2: Updated, added and removed definitions

**Table H: Other definitions**

TPD definitions		
	Current TPD definitions (to 31 March 2021)	New TPD definitions (from 1 April 2021)
<b>Other factors</b>	N/A	<p>In determining if the <i>insured member</i> satisfies TPD Definitions 1 – 4, the insurer may have regard to all relevant information available to them. This includes, but shall not be limited to:</p> <ul style="list-style-type: none"> <li>(i) information relevant to the <i>insured member's</i> future capability to return to work</li> <li>(ii) the entirety of an <i>insured member's</i> previous gainful or non-gainful work, their past education, training or experience, and the <i>insured member's</i> transferable skills, irrespective of the date that the work, skill, training, education and/or the experience was undertaken or obtained</li> <li>(iii) any rehabilitation, training, retraining, or re-skilling that has been undertaken, or could reasonably be expected to be undertaken by the <i>insured member</i>.</li> </ul> <p>The insurer will not take into account an <i>insured member's</i> previous status, level of seniority, or any other non-medical factors.</p> <p>The <i>insured member</i> will be required to demonstrate to the insurer:</p> <ul style="list-style-type: none"> <li>(i) for TPD Definitions 1, 2 and 4, they have not worked for the duration of the <i>waiting period</i></li> <li>(ii) for TPD Definitions 1 and 3, they are unlikely to ever work in any <i>gainful employment</i> in accordance with the requirements set out in the relevant definition</li> <li>(iii) for TPD Definitions 2 and 4, they are incapable of returning to <i>gainful employment</i> in accordance with the requirements set out in the relevant definition, and</li> <li>(iv) for TPD Definitions 1, 2, 3 and 4: <ul style="list-style-type: none"> <li>- they regularly attend and have followed the ongoing and appropriate care and treatment of a <i>medical practitioner or specialist medical practitioner</i> as the insurer requires, and</li> <li>- they have gained <i>maximum medical improvement</i>.</li> </ul> </li> </ul>
<b>Gainful employment</b>	<p>Means (a) or (b), as the context requires:</p> <p>(a) In the context of TPD Definition 1, TPD Definition 2, TPD Definition 3, TPD Definition 4, and TPD Definition 5 and <i>gainfully working</i>, any occupation or work for reward or financial benefit, or the hope of reward of financial benefit, whether on a permanent or temporary basis, and whether or not of a lesser grade, status or level of remuneration or for lesser hours than the insured member's occupation(s) held prior to the <i>event date</i></p> <p>(b) In all other contexts of the policy, any occupation or work for reward or financial benefit, or the hope of reward or financial benefit, whether full-time or part-time, on a permanent or temporary basis.</p>	<p>Means any occupation or work for reward or financial benefit, or the hope of reward of financial benefit, whether on a permanent or temporary basis, and whether or not of a lesser grade, status or level of remuneration or for lesser hours than the <i>insured member's</i> occupation or occupations or work.</p>

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# Significant Event Notice

## Changes to insurance

### Part 2: Updated, added and removed definitions

**Table I: Other definitions**

TPD definitions		
	Current TPD definitions (to 31 March 2021)	New TPD definitions (from 1 April 2021)
<b>Gainfully working</b>	<p>Means a person:</p> <ul style="list-style-type: none"> <li>(a) is engaged in <i>gainful employment</i></li> <li>(b) is an employee engaged in <i>gainful employment</i> and on unpaid or paid employer-approved leave for up to a period of 24 consecutive months</li> <li>(c) is engaged in self-employment in an occupation or work for reward or financial benefit, or the hope of reward or financial benefit, whether full-time or part-time, and on unpaid or paid leave for up to a period of 24 consecutive months</li> <li>(d) is engaged in self-employment in an occupation or work for reward or financial benefit, or the hope of reward or financial benefit, whether full-time or part-time, or</li> <li>(e) has entered into a contract for services or a contract of service with an employer which requires the person to commence new <i>gainful employment</i> within 60 days of the date that they most recently ceased <i>gainful employment</i>.</li> </ul>	<p>Means a person is:</p> <ul style="list-style-type: none"> <li>(a) employed or self-employed for reward or financial benefit, or the hope of reward or financial benefit, in any business, trade, profession, vocation, calling, occupation or employment, or</li> <li>(b) on employer-approved leave.</li> </ul>
<b>Date of disablement</b>	<p>Means:</p> <ul style="list-style-type: none"> <li>(a) for TPD Definition 1, the first day after the expiry of the <i>waiting period</i></li> <li>(b) for TPD Definition 2, TPD Definition 3 and TPD Definition 4, the <i>event date</i></li> <li>(c) for TPD Definition 5, the first day after the expiry of the six-consecutive-month period following the <i>event date</i>.</li> </ul>	<p>Means:</p> <ul style="list-style-type: none"> <li>(a) for TPD Definition 3, the first day that all of the elements of the definition are satisfied, or</li> <li>(b) for TPD Definitions 1, 2 and 4, the first day after the expiry of the <i>waiting period</i>.</li> </ul>
<b>Event date</b>	<p>Means:</p> <ul style="list-style-type: none"> <li>(a) for TPD Definition 1, the first day of the <i>waiting period</i> during which the <i>insured member</i>, in the insurer's opinion, solely because of injury or illness, has not worked</li> <li>(b) for TPD Definition 2, the date on which the <i>insured member</i> suffers a permanent impairment of at least 25% of whole person function as described in the 'Evaluation of Permanent Impairment (5th edition)', or an equivalent guide to impairment approved by us, that results in the <i>insured member's</i> total and permanent disablement</li> <li>(c) for TPD Definition 3, the first day that the <i>insured member</i>, in the insurer's opinion, solely because of injury or illness, is totally incapable of performing at least two <i>activities of daily living</i></li> <li>(d) for TPD Definition 4, the date the <i>insured member</i> suffers the loss of the use of two limbs (where 'limb' is defined as the whole hand or the whole foot), the sight in both eyes, or the sight in one eye and the use of one limb</li> <li>(e) for TPD Definition 5, the date on which the <i>insured member</i> suffers a total and permanent deterioration or loss of intellectual capacity that results in the <i>insured member's</i> total and permanent disablement.</li> </ul>	<p>Means:</p> <ul style="list-style-type: none"> <li>(a) for TPD Definitions 1 and 2, the first day of the <i>waiting period</i> during which the <i>insured member</i>, in the insurer's opinion, solely because of injury or illness, has not worked</li> <li>(b) for TPD Definition 3, the date the <i>insured member</i> suffers the total and permanent loss of the use of two limbs (where 'limb' is defined as the whole hand or the whole foot), the sight in both eyes, or the sight in one eye and the use of one limb</li> <li>(c) for TPD Definition 4, the first day of the <i>waiting period</i> during which the <i>insured member</i>, in the insurer's opinion, solely because of injury or illness, is unable to perform domestic duties.</li> </ul>

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# Significant Event Notice

## Changes to insurance

### Part 2: Updated, added and removed definitions

**Table J: Other definitions**

TPD definitions		
	Current TPD definitions (to 31 March 2021)	New TPD definitions (from 1 April 2021)
<b>Maximum medical improvement</b>	N/A	Means the <i>insured member</i> must be at a stage where they are not expected to attain any further improvement or recovery from an illness or injury from which they are suffering and which is the cause of the claim such that they would no longer be considered to be <i>totally and permanently disabled</i> . This is considered to occur when the <i>insured member's</i> condition is well stabilised and is unlikely to change substantially, with or without medical treatment.
<b>Medical practitioner</b>	Means a <i>medical practitioner</i> who is medically qualified and properly registered in Australia, and not related, or connected by personal or business relationship, to the relevant <i>insured member</i> . If practising overseas, and not registered as a <i>medical practitioner</i> in Australia, it means the person is approved by the insurer and has qualifications equivalent to Australian standards. Chiropractors, physiotherapists, psychologists and alternative therapy providers are not regarded as <i>medical practitioners</i> .	Means a <i>medical practitioner</i> who is medically qualified and properly registered in Australia, and not related, or connected by personal relationship, to the relevant insured member. If practising overseas, and not registered as a <i>medical practitioner</i> in Australia, it means the person is approved by the insurer and has qualifications equivalent to Australian standards. Chiropractors, physiotherapists, psychologists, optometrists and alternative therapy providers are not regarded as <i>medical practitioners</i> .
<b>Reasonable retraining or rehabilitation (previously - Reasonable retraining)</b>	Means: (a) any further education, training, experience or rehabilitation the person has undertaken since the <i>event date</i> , or (b) any further education, training, experience or rehabilitation the person, in the insurer's opinion, has capacity to undertake and can be reasonably expected to do.	Means: (a) any further education, training, experience or rehabilitation the person has undertaken since the <i>event date</i> , or (b) any further education, training, experience or rehabilitation the person, in the insurer's opinion, has capacity to undertake and can be reasonably expected to do based on their <i>previous education, training or experience</i> .
<b>Specialist medical practitioner</b>	N/A	Means a <i>medical practitioner</i> who is a specialist practising in the relevant medical field of the <i>insured member's</i> illness or injury.

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