



Glossary

This document outlines key terms referenced in the Seniors Funeral Insurance Top Cover Product Disclosure Statement dated 1 July 2017.

Australian Resident means a person who resides in Australia at the time of application and either holds Australian or New Zealand citizenship, or holds an Australian permanent residency visa, or has been in Australia continuously for six months or more on a temporary work visa and resides in Australia.

Blindness means the complete and irrecoverable loss of the sight of both eyes.

Deafness means the total, irreversible and irreparable loss of hearing (both natural and assisted) in both ears as measured by an audiogram.

Diplegia means total and permanent loss of use of corresponding parts of the body caused by permanent damage to the nervous system.

Encephalitis means the unequivocal diagnosis of encephalitis where the condition is characterised by severe inflammation of the brain, that results in a permanent impairment of at least 25% of the whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 5th Edition).

Hemiplegia means the total and permanent loss of use of one half of the body caused by permanent damage to the nervous system.

Major Head Trauma means an injury to the head resulting in either:

- suffering at least 25% permanent impairment of whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 5th Edition), or
- being permanently unable to perform at least one of the following "activities of daily living" without the physical assistance of someone else and without the use of special equipment:

| Activity | Description |
|------------|---|
| Washing | bathing and showering |
| Dressing | dressing and undressing |
| Eating | eating and drinking |
| Continence | maintaining continence with a reasonable level of personal hygiene |
| Mobility | getting in and out of bed, a chair or wheelchair, or moving from place to place by walking, wheelchair or walking aid |

Medical Practitioner is a qualified, practicing medical specialist, licensed to practice his or her medical specialty within Australia or New Zealand, and whose specialty qualifies him or her to make a prognosis related to the injury or illness of a Life Insured or Child Insured. The Medical Practitioner must not be the Policyowner or a Life Insured under this Policy, their spouse, relative or business associate.

Meningitis means the unequivocal diagnosis of meningitis where the condition is characterised by severe inflammation of the brain, that results in a permanent impairment of at least 25% of the whole person function (as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 5th Edition).

Paralysis means total and permanent loss of use of two or more limbs through injury or illness caused by permanent damage to the nervous system. This includes, but is not limited to, Paraplegia, Quadriplegia, Diplegia, Tetraplegia and Hemiplegia.

Paraplegia means the total and permanent loss of use of two limbs caused by permanent damage to the nervous system.

Quadriplegia / Tetraplegia means the total and permanent loss of use of all limbs caused by permanent damage to the nervous system.

Total and Permanent Loss of Use of Two Limbs means complete and irrecoverable loss of the use of two limbs. Limb in this context means an arm, leg, hand or foot.