

Aged Care Insurance  
Product Disclosure  
Statement and Policy  
Summary of Changes  
EFFECTIVE 01 JULY 2023

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# Summary of changes - Ansvar Aged Care Insurance Product Disclosure Statement and Policy

This document outlines a brief description of how the newer version of **your** Product Disclosure Statement and policy wording (PDS) has changed from the older version. This newer version is effective from 01 July 2023.

This general information about changes to **your** Ansvar Aged Care Insurance PDS will help **you** to understand **your** insurance cover. While it is helpful to have a summary of the key points, it is important to read the new PDS in conjunction with **your certificate of insurance** so **you** understand the cover available to **you** under the new PDS. For any questions please direct them to **your** Insurance Broker in the first instance.

## Description of changes

### Key reductions, removals or clarifications of your cover

#### General Definitions applicable to all Sections of the policy

- Amended definition for **employee**. Inserted clause d) clarifies that an **employee** means any person who is deemed under workers' compensation legislation to be in **your** employ.

#### Part B: General Liability

##### Specific Definitions applicable to Part B: General Liability

- Inserted definition for '**foster care**'.
- Inserted definition for '**out-of-home care**'.
- Amended definition for '**you, your, yours**'.

#### General Public and Products Liability Section

##### WHAT IS NOT COVERED

- Exclusion '6. a) Employer's Liability and Employment Practices' has been amended by including the wording 'or any other entity that falls within the definition of **you**'.
- Exclusion '12. High Risk Activities' has been amended by expanding the exclusion relating to activities.
- Exclusion '15. Information Technology' renamed '15. Information Technology, Cyber, Data' has been amended by expanding the exclusion relating to cyber and data.
- Exclusion '27. Public Demonstrations, Rallies or Protests' is added.
- Exclusion '28. Foster Care, Out-of-Home Care' is added.

#### Optional extension '1. Sexual Abuse'

##### WE WILL NOT PAY:

- Exclusion 6 has been added to exclude coverage for a **claim** or **claims** arising out of, attributable to or in connection with **foster care** or **out-of-home care**.

Please note that this summary of key changes is not part of **your** insurance contract with **us** and does not take **your** personal circumstances into account. For full terms and conditions, limits, and exclusions and to see if the insurance continues to meet **your** needs, please read the new PDS, **your certificate of insurance** and any other documents that **we** tell **you** form part of the contract with **us**.

Contact us at 1300 650 540 or [insure@ansvar.com.au](mailto:insure@ansvar.com.au).  
Or visit our website at [ansvar.com.au](http://ansvar.com.au) to find out more information.

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