



Policy Wording

New Business with Issue date	Policy Wording Version
Before 1 Jul 2023	DHI01
on/after 1 Jul 2023 & before 15 Apr 2024	DHI02
on/after 15 Apr 2024 & before 19 May 2025	DHI03
on/after 19 May 2025	DHI04

Renewal Policies with Effective date	Policy Wording Version
Before 1 Jul 2023	DHI01
on/after 1 Jul 2023 & before 12 June 2024	DHI02
on/after 12 June 2024 & before 1 July 2025	DHI03
on/after 1 July 2025	DHI04