



# ASSURANCE EXTRA

POLICY DOCUMENT

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As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is an internationally recognised mark of writing that is clear and easy to read. The WriteMark doesn't apply to the medical terms in this document.



# Welcome to Cigna

Thank you for choosing Cigna. We're the team behind this Assurance Extra policy. This policy will help give you peace of mind knowing you and your family will have financial support when you need it most.

We're a licensed insurer. Visit our website to learn more about our financial strength and how much capital we hold:

[www.cigna.co.nz/our-financial-strength](http://www.cigna.co.nz/our-financial-strength)

## Take time to understand your insurance policy

It's good to get familiar with your policy now, before you need to make a claim.

### This document is part of your insurance contract

This policy document is made up of these general terms and the terms and conditions of each of your covers. It forms part of the insurance contract between you and us.

Please read this document and the other documents and statements that form part of your insurance contract to understand the full terms of your policy.

### Other documents and statements are part of your insurance contract

As well as this document, the following also form part of this policy.

- The *policy schedule*
- The completed application form we received
- Any spoken or written statements that you or the life assured make to us or your adviser while applying for or changing your policy
- Any special acceptance terms letters we send you
- Any *endorsement schedules* we send you
- Any *policy anniversary overview* we send you
- Any written notice that you send us, or we send you
- Anything we must include by law

### Each cover has its own terms and conditions that explain how it works

Each cover's terms and conditions tell you what benefits that cover provides you and how the cover works. They form part of your policy document.

### Your policy schedule or endorsement schedule shows who this policy insures and when their cover starts

Your *policy schedule* or *endorsement schedule* shows who this policy insures, the covers and *sums insured* they have, their *occupation class*, and when their covers and any optional benefits start.

## **We define some words and phrases**

If a word or phrase is in *italics*, it has a particular meaning that we define in the 'Defining words and phrases' section starting on page 16 of this document. When we use any of these words or phrases, we mean the definitions we give in that section.

In this document:

- 'we', 'us', and 'our' means Cigna Life Insurance New Zealand Limited (Cigna), including its successors in title, permitted assigns and permitted transferees
- 'you', 'your' and 'yours' means the policy owner or owners named on the *policy schedule*
- 'life assured' and 'lives assured' means the person or people this policy insures who are named on the *policy schedule*.

## **Headings in this document are a guide**

The headings in this policy are a guide only and should not be used to interpret the terms and conditions of your policy.

## **This policy is valid wherever you are in the world**

This policy is valid wherever you and the life assured are in the world, whether you're living there or just staying temporarily.

Some covers only apply in New Zealand. Check the terms and conditions of your covers to see if they're limited to New Zealand.

## **We can change this policy if the law or its interpretation changes**

The laws of New Zealand govern this policy. Changes to the law and its interpretation can affect:

- how the terms of this policy can be interpreted
- our liability for tax.

If either of the above things happen after your policy starts, we can change any part of this policy that we think is reasonably necessary. We'll write to you to tell you about any changes.

## Communicating with us

Let's keep in touch. We want to make sure you're satisfied with your policy.

### Contact us if you have any questions about your policy

If you have any questions about your policy, contact us or talk to your adviser.

Email (general questions) [insurancenz@cigna.com](mailto:insurancenz@cigna.com)

Email (questions about claims) [claimsnz@cigna.com](mailto:claimsnz@cigna.com)

Free phone 0508 464 999

Phone (overseas) +64 4 471 9513

Cigna Life Insurance New Zealand Limited

Private Bag 92131

Victoria Street West

Auckland 1142

### Let us know if your contact details change

We'll send our correspondence to you by post or email.

We'll use the most recent postal address or email address you've given us.

Please let us know if your postal address, phone number or email address changes.

### If you have a complaint, talk to us first

We want you to stay satisfied with your policy, so please contact us if you have any problems.

We're committed to helping resolve any problem as quickly as possible. If we can't sort out the issue right away, our dedicated Customer Resolution Team will take on your case.

If you're not satisfied with how we resolve a complaint or enquiry, you can talk to the Insurance and Financial Services Ombudsman (IFSO). It's a free, independent service which can help settle any dispute.

Call the Insurance and Financial Services Ombudsman or visit their website to find out more:

Free phone 0800 888 202

Website [www.ifso.nz](http://www.ifso.nz)

## Giving us true, correct and complete information

All information we get from you, the life assured, and anyone giving information on your or their behalf must be true, correct and complete. We rely on this information to make decisions about the policy, for example:

- what cover we offer
- how much we'll insure the life assured for
- the terms of this policy
- the premiums we charge
- the result of any claims
- whether we'll agree to any changes to the policy
- whether we'll reinstate the policy.

### **Give us relevant information when you apply, and keep us updated**

You, the life assured, and anyone giving information on your or their behalf, must tell us:

- all information you and they know (or ought to know) that could affect decisions we need to make about your policy
- when any of the information changes, or if new information arises, before your cover starts or before any change to this policy takes effect.

You must let us know if any information changes while we are assessing your application for this policy, or any change to it.

### **We can take action if we get untrue, incorrect or incomplete information**

If any of the information we get is not true, correct and complete, we can take any one or more of the following actions.

- Keep the premiums you've paid us
- Increase your protection premiums
- Stop covering the life assured
- Remove or change covers that insure the life assured
- Exclude a medical condition, activity or body part so the life assured cannot make a claim related to it
- Refuse to pay any claim you make
- Recover any claim payments we've already paid you
- Recover from you the costs and expenses we incur connected with this policy and any claims you make
- Avoid this policy (if the law permits) – this means treating this policy as though it never existed
- Cancel this policy



# Making a claim

When you make a claim, we want everything to go smoothly. This section explains how we can work with you and your adviser to manage your claim as quickly as possible.

## Contact us as soon as possible

Let us know as soon as something happens that could lead to you making a claim.

Email [claimsnz@cigna.com](mailto:claimsnz@cigna.com)

Free phone 0508 464 999

Phone (overseas) +64 4 471 9513

## We'll tell you what to send us

When you contact us, we'll tell you what to send us so we can move your claim forward. What we need will depend on the cover you are claiming on and the type of claim.

You'll need to send us supporting documents. These must give us all the information we need to assess your claim. The documents you need to send us include:

- your properly completed claim form or forms
- proof of identity for the life assured, unless you've already provided this before
- proof of the event or condition you're making the claim about
- confirmation of the diagnosis, recommendation or prognosis leading to the claim – from an appropriate *medical practitioner* or *specialist* in the field relating to your condition
- copies of all investigations that we think are relevant to your claim – for example, clinical, radiological, histological or laboratory evidence
- proof of payment (if you're claiming for a reimbursement).

We can also request any other test, evidence or examination that we need to assess your claim. This could include:

- examination by a *specialist* or appropriate *medical practitioner* that we choose
- proof of *monthly income* and any *other income*
- proof of ongoing eligibility for your claim
- capacity and occupational assessments.

## We may need information from another person

We may need information from another person to move your claim forward, such as a health provider, *medical practitioner* or *specialist*. In those cases, we may ask you to help us get what we need.

## We'll keep you up to date

We'll keep you updated on the progress of your claim and let you know if we need any more information to finish our assessment.

## We'll fully assess your claim before we pay it

We'll pay your claim once we're satisfied that:

- we have all the information we need to properly assess your claim
- the life assured fulfils the relevant criteria
- no exclusion or other limitation of cover applies.

## Your cover must be in force to claim

We'll only pay your claim if the life assured or any other covered person meets all the criteria to claim while the policy is in force.

Some covers must remain in force for you to receive ongoing claim payments.

## Tell us truthfully about anything that could affect your claim

You, the life assured, and anyone giving information on your or their behalf, must tell us everything you or they know (or ought to know) that could affect how we assess your claim. Any information we receive must be true, correct and complete.

Any information you give to anyone we may rely on in assessing your claim – for example, your *medical practitioner* or *specialist* – must also be true, correct and complete.

## Giving us untrue, incorrect or incomplete information may affect your claim or your policy

If we get information that is untrue, incorrect, or incomplete, we may decline the claim and not pay it.

We may also take action, as explained in the above section 'We can take action if we get untrue, incorrect or incomplete information'.

## We'll pay claims to you unless you ask us otherwise

We'll pay claims to you. We may agree to pay claims to someone else if you ask us in writing.

We'll make all our payments in New Zealand dollars, to the bank account you chose.



# Understanding the benefits that your policy includes

As well as the benefits we include with each of your covers, you get the following benefits.

## Policy Enhancement Benefit

We're committed to improving and enhancing our products. After you've taken out this policy, we may enhance your policy and cover.

If we've enhanced your policy or cover since you took it out, we'll assess your claim to give you the best result using both:

- the policy document we sent you on your *commencement date*
- any current or previous policy enhancements that applied to your policy or cover.

## Enhancements will only apply to new illnesses, injuries or conditions

A policy enhancement won't apply if you're claiming for an *illness, injury* or condition that showed signs or symptoms, or was diagnosed before the enhancement came into effect.

## We'll let you know when enhancements come into effect

We'll let you know when we make any enhancements to your policy and when they take effect.

## We list our policy enhancements on our website

We'll list all our policy enhancements on our website:

[www.cigna.co.nz/policy-enhancements](http://www.cigna.co.nz/policy-enhancements)

## Not all enhancements will apply to your policy

Policy enhancements don't apply to your policy if they:

- relate to a cover or benefit that you don't have
- are new optional benefits.

You can apply to us for enhancements that are new optional benefits. We may need to assess your application and extra premiums may apply.

Any underwriting exclusions, limits or other special terms that apply to your policy will also apply to any enhancements we make.

## Children's Bereavement Support Benefit

If the life assured's biological or legally adopted child under age 18 dies, we'll pay the Children's Bereavement Support Benefit to help pay for the child's funeral costs.

## When we'll pay this benefit

We'll pay this benefit if all the following apply.

- The life assured's biological or legally adopted child dies.
- The child is 18 years old or younger.

## We'll need some information before we can help

To move your claim forward, we'll need all the following.

- Evidence of the child's death.
- The child's birth certificate or legal adoption documentation.
- Receipts for the costs of the child's funeral.

## We'll pay the costs up to \$15,000

We'll pay the lesser of:

- the cost of the funeral
- \$15,000.

We'll only pay one Children's Bereavement Support Benefit for each child, no matter who this policy covers or how many policies you or anyone else has with us.

## We don't cover some causes of death

We don't cover a child's death when it's a direct or indirect result of either:

- you or the life assured directly or indirectly harming the child
- an *illness, injury* or condition that showed signs or symptoms, or was diagnosed, before the policy *commencement date*.

## Grief Counselling Benefit

If we pay a Life Cover Benefit or a Children's Bereavement Support Benefit, the Grief Counselling Benefit can reimburse you for the cost of grief counselling that you or any *dependant* needs.

### When we'll pay this benefit

We'll pay this benefit when all of the following apply.

- We've paid either a Life Cover Benefit claim for the death of a life assured or a Children's Bereavement Support Benefit for the death of a child of a life assured.
- You or any *dependant* need grief counselling for the death of the life assured or the child.
- A suitable *specialist* or *medical practitioner* refers you or any *dependant* for grief counselling.
- A professional who isn't related to you or the *dependant* gives the counselling.
- You or the *dependant* get the counselling within 6 months of the life assured or child dying.

### You must send us receipts

Send us receipts within 3 months of getting the counselling showing that you've paid for it.

### We'll pay the costs up to \$1,000

We'll reimburse you for the cost of the grief counselling, up to \$1,000 (including GST).

We'll only pay one Grief Counselling Benefit for the death of a life assured or child of the life assured, no matter how many benefits or policies covered the life assured or child.

## Parental Leave Loyalty Benefit

If the life assured or their partner gives birth or legally adopts a child, you may apply for the Parental Leave Loyalty Benefit. Under this benefit, we'll give the life assured 1 month of free cover for every year you've had this policy.

### When you can use this benefit

You can use this benefit if all the following apply.

- The life assured or their partner gives birth to or legally adopts a child.
- Your policy has been in force for at least 3 years in a row.
- Your total premium payments are up to date.
- You apply within 12 months of the child's birth or legal adoption.
- It's been at least 12 months since you last used this benefit or the Suspension of Cover.

### Send us evidence of the birth or adoption

When you apply for this benefit, send us evidence of the birth or legal adoption of the child.

### How long you can apply to get free cover for

Under this benefit, you can apply to get free cover for the life assured for the lesser of:

- 1 month for every *policy year* your policy has been in force
- 12 months.

For example, if your policy has been in force for 4 years in a row, you won't need to pay the premiums for the life assured for 4 months in a row.

You can only claim one Parental Leave Loyalty Benefit for one life assured for each birth or legal adoption, no matter how many policies cover the life assured.

### The benefit starts from your next premium due date

If we approve your application for this benefit, you'll stop paying premiums for the life assured from the day they're next due. We won't backdate this benefit or apply it retrospectively.

### We don't cover some conditions for the life assured while using this benefit

We won't cover the life assured for any mental disease, mental illness, mental disorder or psychiatric condition that both:

- directly or indirectly relates to pregnancy, birth or adoption of the child
- shows signs or symptoms, or is diagnosed, while you're not paying your premiums under this benefit.

### You'll need to pay if you increase your cover

If you increase cover or add new covers to this policy while the life assured is getting free cover under this benefit, you'll need to pay for any increase in premiums. You won't need to pay the extra premiums on cover if the increase is because of inflation.

### You can only get free cover for the life assured or suspend your policy for up to 24 months in total

You can only get free cover for the life assured under this benefit, or suspend your policy under the Suspension of Cover, for 24 months in total over the life of this policy.

## Suspension of Cover

You can apply to put your policy on hold with the Suspension of Cover if your policy has been in force for at least 3 months.

While your policy is on hold, you can't make any claims and you don't pay any premiums.

We recommend you get advice from your adviser before you apply to suspend your policy.

### When you can suspend your policy

You can suspend your policy if any of the following apply.

- You're having significant financial difficulties
- You're on employer-approved leave for at least 3 months in a row
- You're living or travelling outside New Zealand for at least 3 months in a row

### You can suspend your policy if you're having significant financial difficulties

You can apply to suspend your policy for 3 months if you're having significant financial difficulties.

### You can suspend your policy for the time you're on employer-approved leave

If you're on employer-approved leave for at least 3 months in a row, you can apply to suspend your policy for the lesser of:

- the time you're on leave
- 12 months.

Employer-approved leave can include:

- leave without pay
- sabbatical leave
- parental leave.

### You can suspend your policy for the time you're overseas

If you're living or travelling outside New Zealand for more than 3 months in a row you can apply to suspend your policy for the lesser of:

- the time you're living or travelling outside New Zealand
- 12 months.

### When we'll suspend your policy

If we approve your application to suspend your policy, you'll stop paying premiums from the later of:

- the day you begin employer-approved leave
- the day you leave New Zealand
- your next premium due date.

We won't backdate suspensions or apply it retrospectively.

### You can't make any claims if we've suspended your policy

You can't make any claim while we're suspending your policy.

We also won't cover you or any life assured for any *illness, injury* or condition that showed signs or symptoms, or was diagnosed, while we've suspended your policy.

### You can suspend your policy once every 12 months

You can only use the Suspension of Cover if it's been at least 12 months since you last used it or the Parental Leave Loyalty Benefit.

### You can only suspend your policy or get free cover for the life assured for up to 24 months

You can only suspend your policy under the Suspension of Cover, or get free cover for the life assured under the Parental Loyalty Leave Benefit, for 24 months in total over the life of this policy.

### You must pay any overdue premiums

If you have any overdue premiums before you suspend your policy, you'll need to pay them once the Suspension of Cover ends. If you don't, we may cancel your policy.

# Understanding what you pay

This section explains what you pay for this policy and what happens if you don't pay.

## You pay protection premiums and a policy fee

You pay protection premiums for each cover in this policy. You also pay us a policy fee for managing your policy.

Your total premium is your protection premiums plus your policy fee.

## Your policy schedule shows how often you pay

Your *policy schedule* shows how often you pay your total premium, how often we review your premiums, and when you need to make your first payment.

## We'll write to you each year to confirm how much you'll pay

At least 30 days before each *anniversary date*, we'll write to you to confirm the total premium you'll pay for the covers and benefits we're providing for the next year.

## The premiums you pay can change

We base your protection premiums on the covers you hold and the details of the life assured.

Your protection premiums can change when:

- the life assured gets older
- you change your cover
- your cover amount changes because of inflation
- we change our protection premium rates
- relevant laws change.

## Your premiums change as the life assured gets older

When you applied for your cover, you chose how often we recalculate your protection premiums for age-related changes. Each cover may have a different review period.

The premium review periods available are:

- 1 Year, meaning we'll recalculate them for age-related changes on each *anniversary date*
- 5 Year, meaning we'll recalculate them for age-related changes on every fifth *anniversary date*
- 5 Year 5% Stepped, meaning we'll recalculate them every 5 years for age-related changes. On each *anniversary date* between these 5-yearly reviews, your premium will increase by 5 percent

- 10 Year, meaning we'll recalculate them for age-related changes on every tenth *anniversary date*
- To Age 65, meaning we'll recalculate them for age-related changes on each *anniversary date* after the life assured turns 65
- To Age 70, meaning we'll recalculate them for age-related changes on each *anniversary date* after the life assured turns 70
- To Age 75, meaning we'll recalculate them for age-related changes on each *anniversary date* after the life assured turns 75
- To Age 80, meaning we'll recalculate them for age-related changes on each *anniversary date* after the life assured turns 80
- To Age 100, meaning we'll recalculate them for age-related changes on each *anniversary date* after the life assured turns 100.

## Changes to your cover can change your premium

Changing your cover may change how much you'll pay in protection premiums.

## Changes to your sum insured due to inflation can change your premium

If your most recent document confirms your cover's benefit type as CPI linked then your *sums insured* will be adjusted by the *inflation rate*, and your protection premiums for those covers will increase accordingly.

## Changes to protection premium rates can change your premiums

Changes in protection premium rates can change your protection premiums.

We guarantee the protection premium rates for some covers. If we guarantee a rate, your protection premium rate can't change until the end of your premium review period.

If we don't guarantee a cover's protection premium rate, it can change. We'll apply any change on your policy's next *anniversary date*.

The following table shows which covers and protection premium review periods have guaranteed protection premium rates.

✓ = Guaranteed

✗ = Not guaranteed

— = Not applicable

Cover	Protection premium review periods								
	1 year	5 year	5 year 5% stepped	10 year	To age 65	To age 70	To age 75	To age 80	To age 100
Life Cover	×	✓	✓	✓	✓	✓	—	✓	✓
Life Income Cover	×	✓	✓	✓	—	—	—	—	—
Complete Disablement Cover	×	✓	✓	×	×	×	—	—	—
Trauma Cover	×	✓	✓	×	×	×	×	—	—
Income Cover	×	×	×	×	—	—	—	—	—
Mortgage Repayment Cover	×	—	—	—	—	—	—	—	—
Redundancy Cover	×	—	—	—	—	—	—	—	—
Premium Cover	×	—	—	—	—	—	—	—	—

### Laws can change your protection premiums

We may change your protection premium if any laws or regulations change taxes or charges related to this insurance.

### We'll give you 30 days' notice before we change your protection premiums

We'll tell you about any changes to your premiums in writing, at least 30 days before the changes take effect.

### We may change the policy fee

We may change your policy fee. If we do make a change, we'll tell you what the change is, and the change will apply from the next *anniversary date*.

### You must continue to pay your premiums

To keep getting cover under this policy, you must continue to pay your total premium. If you don't pay your total premium on the day its due, we'll let you know that your premiums are overdue.

### We can take any overdue premiums when your total premium is next due

While your policy is still in force, we may take any overdue premiums on the next day your total premium is due, as well as anything else that's due then.

### If you miss a payment, we can cancel your policy after 31 days

If you don't pay the overdue premiums within the 31 days after your premium due date, we can cancel your policy and immediately stop your cover. We'll write to let you know we've cancelled your policy.

If we cancel your policy, you may be able to reinstate it. To apply to reinstate your policy, contact us or your adviser to confirm what you need to give us. We can choose to either accept or decline your application based on the information you and the lives assured give us.

### If you make a claim, we'll take any money you owe us from your claim payment

If you have overdue premiums and you make a claim, we'll take the overdue amount from our claim payment to you.

# Changing or adding to your policy

This section explains how you can change or add to your policy to suit your needs.

## Your policy is flexible

Your Assurance Extra policy is a flexible way to protect your future. It can adapt to life changes and continue to provide valuable cover.

You can tailor your policy to meet your needs with a combination of covers. You can also change parts of this policy without replacing the whole policy.

## Write to us to change or add to your policy

You can write to us to request a change to your cover at any time. We recommend you get advice from your adviser before you change your cover.

We'll let you know if we need more information and if we need to assess the change.

All policy owners must sign all requests to change the policy.

## We may need to assess the changes you want to make

We need to assess any requests to:

- add new covers or benefits
- change existing covers or benefits
- increase amounts that we cover
- add new people to this policy.

We don't need to assess changes that decrease or remove cover or benefits.

## We'll confirm when we've made the changes

If we approve a change, we'll send you an *endorsement schedule* or confirmation letter with details of the change.

## Keep a record of changes to your cover

Keep your *endorsement schedules* and confirmation letters with this document so you always have an accurate record of changes you've made to your policy.

## Changing your cover may change your premiums

Changing your cover may change how much you'll pay in protection premiums. We'll tell you what the new protection premiums are.

## Your sum insured can increase in line with inflation

If you've chosen to have any of the *sums insured* adjusted for inflation, we'll increase them in line with the *inflation rate* on each *anniversary date*. Your protection premiums for those covers will increase accordingly.

If you're getting a monthly claim payment, we'll keep increasing the *sum insured* on each *anniversary date* in line with the *inflation rate*.

Contact us if you don't want to increase any of your *sums insured* for a particular year.

We won't change the *sums insured* if the *inflation rate* is negative.

Your *policy schedule* shows the covers you chose to increase for inflation.

## You can change who owns this policy

To change who owns this policy, download and complete a Memorandum of Transfer form from our website:

[www.cigna.co.nz/documents](http://www.cigna.co.nz/documents)

All current and new policy owners must complete and sign the form. We'll write to you to confirm the change once we've received and processed the correctly completed Memorandum of Transfer.

## What happens to this policy if you die

If you're the only policy owner, and you're an individual person, this policy will pass to your estate if you die.

If you own this policy with one or more people, it means you own it with them jointly. If you or one of the other people die, this policy passes to the surviving owners.



## Cancelling this policy

This section explains how to cancel this policy, and when your cover will end once you cancel.

### You can cancel this policy at any time

You can cancel this policy at any time. We recommend you get advice from your adviser before you cancel this policy.

### Write to us to cancel your policy

To cancel this policy, you'll need to send us written and signed authorisation from all the policy owners.

### We'll confirm with you when your cover ends

Once we get your cancellation notice, we'll write to you to confirm when your policy and cover will end.

### When your policy ends will depend on how often you pay your premiums

When your policy and cover ends after we get your cancellation notice depends on how often you pay your total premium.

#### ***If you pay your premiums every month, or more often***

If you pay your premiums every month, or more often, your policy and cover will end on the next day your premiums are due. We must get your cancellation notice at least 3 business days before that day. We won't refund any premiums you paid for cover we've already provided.

A business day is a day that we're open for business.

#### ***If you pay your premiums every year or half-year***

If you pay your premiums every year or half-year, your policy and cover will end on the next monthly anniversary of your policy *commencement date*.

We'll refund any part of a premium already paid for this policy which provides cover for the period after that date. For example, if you pay 6 months of premiums on 1 January, we'll cover you until 30 June. If you cancel on 15 February, we'll keep covering you until 1 March. Then we'll refund 4 months' worth of premiums for the cover you didn't use.

### We'll refund your premiums if you cancel within 30 days of your policy starting

If we get your cancellation notice within 30 days of your policy *commencement date*, we'll cancel the policy and refund your premiums.

We won't refund your premiums if you've already made a claim.

If we get your cancellation notice more than 30 days after your policy *commencement date*, we won't refund any premiums you paid for cover we've already provided.



## Defining words and phrases

This section provides our definitions of the words and phrases that appear in this policy document in *italics*.

### Accident

A violent, external and visible event that results in physical *injury* to the life assured.

### Activities of daily living

The activities of daily living are:

- bathing and showering
- dressing and undressing
- eating and drinking
- using a toilet for hygiene purposes
- moving from place to place by walking, wheelchair or with the help of a walking aid.

### Anniversary date

The anniversary date is the anniversary of the policy *commencement date*.

### Commencement date

This policy's commencement date is the day this policy came into force. The *policy schedule* shows the commencement date.

The commencement date for any cover or optional benefit that you add to this policy is the date we confirmed the added cover or optional benefit.

### Cover term

A cover term is the length of time we provide each cover for. You can find your cover term on the most recent document confirming the details of your cover.

### Dependant

A life assured's spouse, civil union partner, de facto partner, or child by birth or adoption, who's living with the life assured at the time of claim.

### Endorsement schedule

An endorsement schedule is a document that we send to you that confirms changes to your policy.

### Fixed-term employment

Fixed-term employment has the meaning given in the Employment Relations Act 2000 (as amended or re-enacted). As at January 2020, it means employment the life assured and the employer agree will end on one of the following:

- an agreed date, or at the end of an agreed period
- when a specific event happens
- when a specific project finishes.

### Full-time care

Full-time care is the active, day-to-day care a person needs because they can't safely take care of themselves without supervision.

### Full-time employment

Full-time employment is employment by a single employer for at least 25 hours a week.

### Gainful occupation

A life assured has gainful occupation if they are:

- an employee who's working for salary, wages, commission or other payment
- working in a way that can make income for themselves, a business or any professional practice.

### Illness

A sickness or disorder that a life assured suffers and that is not caused by an *accident*.

### Inflation rate

The inflation rate is the consumers price index (all groups) rate issued by the government statistician for each year ending 30 September.

If the consumers price index changes or stops, we'll choose another suitable measurement of changes in consumer prices.

### Injury

A disorder or physical harm that a life assured suffers and that is caused by an *accident*.

### Medical practitioner

A medical practitioner is someone that we approve who is medically qualified and properly registered in at least one of the following.

- New Zealand
- Australia
- another country that has qualification and registration requirements that we consider to be the same or better than those in New Zealand.

## Monthly income

Monthly income is the income a life assured earns each month by working, before income tax.

Monthly income includes:

- salary
- wages
- packaged fringe benefits
- superannuation contributions
- KiwiSaver contributions
- any share in the profit or loss of a business, minus business expenses

We always treat monthly income as if the life assured got it in the month they worked to earn it.

## We may include bonuses or overtime

If the life assured qualifies for bonuses or overtime, we'll include these according to our underwriting guidelines when you make the claim.

## Business expenses don't include paying someone else to do the life assured's work

Business expenses don't include the cost of:

- hiring anyone to do work the life assured normally does
- expanding an existing employee or contractor's duties to include the life assured's work.

## Monthly income does not include unearned income

Monthly income does not include income the life assured does not work to earn, such as:

- profits from investments
- interest
- rental income
- profits from selling assets
- royalties.

## Occupation class

An occupation class is a grouping of jobs that have similar risks. We put each life assured into an occupation class. You can find each life assured's occupation class on the most recent document confirming the details of your cover.

## Original sum insured

The original sum insured is the lesser of:

- the *sum insured* on the *commencement date* plus any increases in the *sum insured* that we assessed based on the life assured's health
- the *sum insured* on the most recent *endorsement schedule* or *policy anniversary overview*.

## Other income

Other income includes any payments, entitlements or benefits you or the life assured can or may be able to get because of the *illness* or *injury* that's causing the life assured's disability. This includes payments from:

- the Accident Compensation Corporation (ACC), or any other compulsory insurance scheme, for loss of income. The life assured must try to get any entitlement they can, to the best of their ability
- any other insurer
- a superannuation fund.

Other income also includes income the life assured may get from their personal efforts, business partnerships, family trusts or companies.

Other income does not include:

- what we pay you under this policy
- income from investments
- payments for sick leave
- welfare payments.

## Payment term

The payment term is the maximum length of time we'll pay any continuing claim for one or more benefits under the same cover, as adjusted under this policy. You can find your payment term on the most recent document confirming the details of your cover.

## Policy schedule

A policy schedule is the document we send you when your policy starts that confirms the details of your cover at that time.

## Policy anniversary overview

A policy anniversary overview is the document we send you before each *policy anniversary date* that confirms the details of your cover for the next *policy year*.

## Policy year

A policy year is 1 full year of holding your policy, for example:

- the *commencement date* to the first *anniversary date*
- any *anniversary date* to the following *anniversary date*.

## Pre-disability income

If a life assured isn't *self-employed*, their pre-disability income is the greater of:

- the highest average *monthly income* earned over any 12 consecutive months in the 3 years immediately before the life assured became disabled
- the *monthly income* the life assured earned immediately before the date they became disabled.

If a life assured is *self-employed*, their pre-disability income is the highest average *monthly income* earned over any 12 consecutive months in the 3 years immediately before they became disabled.

## Pre-disability occupation

A pre-disability occupation is the most recent occupation the life assured worked at as their main source of income before they suffered an *illness or injury*.

## Self-employment or self-employed

A life assured is self-employed if they work at least 20 hours a week for remuneration for either:

- a company that they, or their immediate family, have any control over
- themselves as a self-employed contractor, sole trader, or partner in a partnership.

## Specialist

A specialist is any health provider who's acceptable to us and either a Member or Fellow of an appropriately recognised specialist college. A specialist must have at least one of the following.

- A Medical Council of New Zealand vocational registration in their field
- An Australian National Association of Medical Specialists registration in their field
- Suitable medical training and experience and registration that we approve in another country.

## Sum insured

A sum insured is the amount we're insuring a life assured for under a cover, as adjusted under this policy. You can find each life assured's sum insured for a cover on the most recent document confirming the details of that cover.

If you hold any accelerated cover, the sum insured for any Life Cover or accelerated covers may change when we pay an accelerated cover claim.

If we pay a cover's sum insured in advance or in part, we may reduce the remaining sum insured by the amount we pay.

## Underwritten sum insured

The underwritten sum insured is the *sum insured*, minus any increases because of the Life Events Benefit or Optional Guaranteed Insurability.

## Waiting period

A waiting period is the time that must pass before we can pay a benefit on your cover. You can find the waiting period on the most recent document confirming the details of your cover.

## Whole person function

Whole person function is a way of assessing how much of a person's body is working, using the American Medical Association's book, '*Guides to the Evaluation of Permanent Impairment*' 6<sup>th</sup> edition or any later editions.

# MORTGAGE REPAYMENT COVER



This section forms part of your policy document and must be read together with the general terms. It tells you what benefits you get under Mortgage Repayment Cover, and how those benefits work.

## Total disability and partial disability have particular meanings

In this section for Mortgage Repayment Cover, total disability and partial disability have the definitions below.

### The definition of total disability depends on the life assured's occupation class and if they're working

The definition of total disability depends on the life assured's *occupation class* and if they're working immediately before becoming disabled.

#### A total disability while the life assured is working and their occupation class is 1, 2, 3, or 4

A life assured who's working in *gainful occupation* immediately before becoming totally disabled, is totally disabled if an *illness* or *injury* causes them to be unable to continuously perform at least one of their duties that's needed to produce at least 20 percent of their *pre-disability income* from their *pre-disability occupation*.

Both of the following must also apply.

- The life assured isn't working in their *pre-disability occupation* or any *gainful occupation*.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

#### A total disability when the life assured hasn't worked for 1 year or less and their occupation class is 1, 2, 3, or 4

A life assured who hasn't been in any *gainful occupation*, or who has been on employer-approved leave without pay, for 1 year or less immediately before becoming totally disabled, is totally disabled if an *illness* or *injury* causes them to be unable to continuously perform at least one of their duties that's

needed to produce at least 20 percent of their *pre-disability income* if they were working in their *pre-disability occupation*.

Both of the following must also apply.

- The life assured isn't working in their *pre-disability occupation* or any *gainful occupation*.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

#### A total disability when the life assured hasn't worked for more than 1 year and their occupation class is 1, 2, 3, or 4

A life assured who hasn't been in any *gainful occupation*, or who has been on employer-approved leave without pay, for more than 1 year immediately before becoming totally disabled, is totally disabled if an *illness* or *injury* causes them to be unable to work in any *gainful occupation* that they're suitable for based on their education, training, or experience.

Both of the following must also apply.

- The life assured isn't working in their *pre-disability occupation* or any *gainful occupation*.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

#### A total disability if the life assured's occupation class is 5

A life assured is totally disabled if an *illness* or *injury* causes both of the following to apply.

- The life assured is either:
  - continuously confined to home or hospital under medical supervision and unable to perform at least two of the *activities of daily living* without the help of another adult





- continuously unable to perform three normal domestic duties without the help of another adult. The life assured must have been doing the normal domestic duties around their home as their only job for 12 months in a row immediately before their disability. This doesn't apply to the life assured if they've been actively seeking employment.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

Normal domestic duties include the following tasks:

- cleaning the home
- cooking meals
- doing laundry
- shopping for groceries
- taking care of any relative who's a *dependant*.

Normal domestic duties don't include duties outside the life assured's home for a salary, reward, or profit.

### **The definition of partial disability depends on whether the life assured is working**

The definition of partial disability depends on whether the life assured is working immediately before becoming disabled.

#### **A partial disability while the life assured is working**

A life assured who's working in *gainful occupation* immediately before becoming totally disabled or partially disabled, is partially disabled if an *illness* or *injury* causes them to be unable to work more than 75 percent of their pre-disability hours at their *pre-disability occupation*.

Both of the following must also apply.

- The life assured returns to work in their *pre-disability occupation* or any *gainful occupation*.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

If the life assured is working less hours than they're capable of while they have a partial disability, we'll use medical advice to determine the number of hours the life assured can work.

#### **A partial disability when the life assured hasn't worked for 1 year or less**

A life assured who hasn't been in any *gainful occupation*, or who has been on employer-approved leave without pay, for 1 year or less immediately before becoming totally disabled or partially disabled, is partially disabled if an *illness* or *injury* causes them to be unable to work more than 75 percent of their pre-disability hours if they were working in their *pre-disability occupation*.

Both of the following must also apply.

- The life assured would be able to return to work in their *pre-disability occupation* or any *gainful occupation*.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

Pre-disability hours is the average hours the life assured worked each week in the 3 months in a row before becoming totally disabled, up to a maximum of 40 hours.

#### **There is no Partial Disability Benefit when the life assured hasn't worked for more than 1 year**

A life assured who hasn't been in any *gainful occupation*, or who has been on employer-approved leave without pay, for more than 1 year immediately before an *illness* or *injury* will not get the Partial Disability Benefit.



## Getting an outline of your benefits

The tables below summarise this cover's benefits and tells you where you can read the full terms of each benefit.

### Built-in benefits

Your Mortgage Repayment Cover includes these benefits.

Benefit	Summary	Full Terms
<b>Total Disability Benefit</b>	You can get a payment each month if the life assured has a total disability.	<b>Page 5</b>
<b>Partial Disability Benefit</b>	You can get a payment each month if the life assured has a partial disability after being totally disabled.	<b>Page 5</b>
<b>Life Events Benefit</b>	You can increase cover if the life assured's mortgage or rent goes up, without assessment of the life assured's health.	<b>Page 6</b>
<b>Recurrent Disability Benefit</b>	We can waive the <i>waiting period</i> if a disability comes back within 12 months (or 6 months in some circumstances) of a claim ending.	<b>Page 7</b>

### Optional benefits

These optional benefits are included in your cover if you've applied for them and your *policy schedule* or *endorsement schedule* confirms you have them.

Benefit	Summary	Full Terms
<b>Optional Reduction in Waiting Period</b>	You can reduce the <i>waiting period</i> for future claims in certain circumstances.	<b>Page 8</b>
<b>Optional Mortgage Deluxe</b>	You can get improved cover from extra benefits.	<b>Page 9</b>



## The benefits in Optional Mortgage Deluxe

Optional Mortgage Deluxe includes these benefits.

Benefit	Summary	Full Terms
<b>Alternative Total Disability Definition</b>	An enhanced definition to the standard definition of total disability.	<b>Page 9</b>
<b>Partial Payment Bonus Benefit</b>	You can get extra financial support if the life assured's <i>occupation class</i> is 1 to 4 and they return to work with a partial disability.	<b>Page 9</b>
<b>Total and Permanent Disability Benefit</b>	You can get an extra one-off payment if an <i>illness or injury</i> leaves the life assured totally and permanently disabled.	<b>Page 10</b>
<b>Bed Confinement Benefit</b>	You can get an extra payment if the life assured is hospitalised or confined to bed for more than 3 nights in a row.	<b>Page 11</b>
<b>Return to Work Benefit</b>	You can get an extra payment when the life assured returns to <i>full-time employment or self-employment</i> after being on a Total Disability Benefit claim for 12 months or more.	<b>Page 12</b>
<b>Vocational Retraining and Rehabilitation Benefit</b>	You can get help to pay for the life assured's rehabilitation or retraining.	<b>Page 12</b>
<b>Recovery Support Benefit</b>	You can get help to pay for equipment the life assured needs to recover.	<b>Page 12</b>
<b>Return to Home Benefit</b>	You can get help to pay to get the life assured to New Zealand if they get a disability while overseas.	<b>Page 13</b>
<b>Special Care Benefit</b>	You can get help if the life assured needs <i>full-time care</i> at home.	<b>Page 13</b>
<b>Child Care Assistance Benefit</b>	You can get help to pay for extra costs of childcare the life assured needs because of their total disability.	<b>Page 13</b>
<b>Emergency Transportation Benefit</b>	You can get help to pay for emergency transport the life assured needs because of their total or partial disability.	<b>Page 14</b>
<b>Bereavement Support Benefit</b>	You can get a one-off payment if the life assured dies or is likely to die within 12 months.	<b>Page 14</b>
<b>Severe Illness Benefit</b>	You can get a one-off payment if the life assured meets the criteria for a severe illness condition we cover.	<b>Page 14</b>





# Understanding your benefits

This section details the benefits we include in Mortgage Repayment Cover.

## Total Disability Benefit

With the Total Disability Benefit, we'll make monthly payments if the life assured has a total disability.

### When we'll pay this benefit

We'll pay the Total Disability Benefit while this policy is in force, if all the following apply.

- The life assured has a total disability for at least 14 days in a row during the *waiting period*.
- The life assured has a total disability or partial disability for the rest of the *waiting period*.
- The life assured has a total disability either:
  - at the end of the *waiting period*
  - after a period of partial disability after the end of the *waiting period*.

The *waiting period* starts on the first of the 14 days in a row that the life assured has a total disability.

### We'll pay up to the monthly sum insured

If the monthly *sum insured* is \$7,500 or less, we'll pay the *sum insured* each month.

If the monthly *sum insured* is more than \$7,500, we'll always pay at least \$7,500. We'll reduce the amount of the *sum insured* above \$7,500 by any income or benefit (after tax) you or the life assured gets, or can get, from other sources because of the life assured's disability. This doesn't include any sick leave and welfare payments.

### We'll pay monthly in advance

We'll pay monthly in advance, starting from the day after the *waiting period* ends.

### When we'll stop paying the Total Disability Benefit

We'll stop paying when one of the following happens.

- The life assured is no longer totally disabled.
- The *payment term* ends.
- The *cover term* ends.
- This cover for the life assured is no longer in force.
- The life assured dies.

## Partial Disability Benefit

With the Partial Disability Benefit, we'll make monthly payments if the life assured has a partial disability after being totally disabled.

### When we'll pay this benefit

We'll pay the Partial Disability Benefit while this policy is in force, if all the following apply.

- The life assured's *occupation class* is 1, 2, 3, or 4.
- The life assured was totally disabled for at least 7 days in a row during the *waiting period*.
- The life assured has a total disability or partial disability for the rest the *waiting period*.
- The life assured has a partial disability either:
  - at the end of the *waiting period*
  - after a period of total disability after the end of the *waiting period*.
- The *illness* or *injury* that's making the life assured partially disabled is the same one that made them totally disabled.

The *waiting period* starts on the first of the 7 days in a row that the life assured has a total disability.

### How much we'll pay depends on the hours the life assured works

We'll pay a percentage of the Mortgage Repayment Cover *sum insured*. We base the percentage on:

- the hours the life assured can work with a partial disability
- the average hours the life assured worked each week in the 3 months in a row before becoming totally disabled, up to a maximum of 40 hours.

We work out the percentage by subtracting the hours the life assured can work from the average hours they've worked each week, and then dividing that figure by the average hours. For example, say a life assured can work 16 hours a week with a partial disability and they worked 40 hours a week on average before becoming disabled. We subtract 16 from 40 to get 24, which we then divide by 40 to get 0.6. So the maximum we'll pay is 60 percent of the Mortgage Repayment Cover *sum insured*.

If the amount we calculate is less than \$7,500, we'll pay that amount each month.



If the amount we calculate is more than \$7,500, we'll always pay at least \$7,500. We'll reduce the calculated amount above \$7,500 by any income or benefit (after tax) you or the life assured gets, or can get, from other sources because of the life assured's disability. This doesn't include any sick leave and welfare payments.

### **We'll pay monthly in advance**

We'll pay monthly in advance, starting from the day after the *waiting period* ends.

### **When we'll stop paying the Partial Disability Benefit**

We'll stop paying when one of the following happens.

- The life assured is no longer partially disabled.
- The *payment term* ends.
- The *cover term* ends.
- This cover for the life assured is no longer in force.
- The life assured dies.

### **Life Events Benefit**

With the Life Events Benefit, you can increase the Mortgage Repayment Cover *sum insured* if the life assured's mortgage or rent goes up.

If the life assured's mortgage or rent has gone up, you can apply to increase the Mortgage Repayment Cover *sum insured* without assessment of their health.

Increasing the *sum insured* will increase your premiums from the date we increase the *sum insured*.

### **You can increase the sum insured if the life assured's mortgage goes up**

If you applied for this cover based on the life assured's mortgage debt or mortgage repayment, you can increase the Mortgage Repayment Cover *sum insured* when their mortgage debt or their mortgage repayments go up.

The life assured's mortgage debt or mortgage repayments must have gone up because they're:

- borrowing more under an existing residential mortgage
- buying a new home to live in
- buying a holiday home
- buying a bare block of residential land
- making higher mortgage repayments because of an interest rate increase.

The mortgage debt must be owed to a registered bank or other lender that we approve.

### **We'll increase the amount we insure by up to \$1,500 each month**

We'll increase the Mortgage Repayment Cover *sum insured* by the lesser of:

- the amount the mortgage repayments gone up by because of increased mortgage debt
- the amount the mortgage repayments gone up by because of increased interest rates, calculated by:  
The *sum insured* multiplied by (the increased monthly mortgage repayment divided by the monthly mortgage repayment before the interest rate increase) minus the *sum insured*
- \$1,500 each month

If the life assured is borrowing more under an existing mortgage, we'll increase the Mortgage Repayment Cover *sum insured* to match the higher mortgage repayments, up to \$1,500 each month.

If the life assured is buying a new home to live in, a holiday home, or a bare block of residential land, we'll increase the Mortgage Repayment Cover *sum insured* to match the higher mortgage repayments, up to \$1,500 each month.

If the life assured needs to make higher mortgage repayments because of an interest rate increase, we'll increase the Mortgage Repayment Cover *sum insured* by the lesser of:

- The *sum insured* multiplied by (the increased monthly mortgage repayment divided by the monthly mortgage repayment before the interest rate increase) minus the *sum insured*
- \$1,500 each month.

For example, if the changing interest rate increases mortgage repayments from \$2,500 to \$3,000, we'll divide 3,000 by 2,500 to get 1.2. We'll multiply the current *sum insured* by 1.2 and subtract the current *sum insured* to work out what we'll increase by. If the current Mortgage Repayment Cover *sum insured* is \$2,000, we'll increase the *sum insured* by \$400.

### **You can increase the sum insured if the life assured's rent goes up**

If you applied for this cover based on the life assured's rent, you can increase the Mortgage Repayment Cover *sum insured* when the rent for their primary residence goes up.

We'll increase the Mortgage Repayment Cover *sum insured* by the lesser of:

- the amount the rent has gone up by
- \$1,500 each month.



### There's a limit to how much you can increase the sum insured

All increases under this benefit for a life assured can't be more than 75 percent of their *original sum insured*.

### Apply within a certain period of time after the mortgage or rent goes up

You must apply for the increase under this benefit within either:

- 180 days of the mortgage debt, mortgage repayments or rent going up
- 60 days of the *anniversary date* after the mortgage debt, mortgage repayments or rent going up.

Send us evidence of the increase in the mortgage debt, mortgage repayments or rent when you apply.

We'll accept your application to increase the *sum insured* under this benefit on the terms we most recently offered for the life assured at either:

- the *commencement date* of this cover
- any application to increase this cover's *sum insured*, whether the increase was accepted or not.

### When you cannot use this benefit

You cannot use this benefit for a life assured if:

- we've paid a Total Disability Benefit claim
- we've paid a Partial Disability Benefit claim
- they meet all the criteria for a Total Disability Benefit claim or a Partial Disability Benefit claim, even if you haven't made the claim yet
- they are aged 55 years old or older.

## Recurrent Disability Benefit

With the Recurrent Disability Benefit, you can get support if the life assured's total disability or partial disability comes back after their claim ends.

### When this benefit applies

The Recurrent Disability Benefit applies if all the following apply.

- We were paying a Total Disability Benefit or Partial Disability Benefit claim for a life assured.
- After that claim has ended, the life assured is totally disabled or partially disabled again because of the same *illness or injury*.
- The disability returns either:
  - within 6 months of the original claim ending, if your *policy schedule* says your *payment term* is 2 or 5 years, or if there are restrictions on your *payment term*
  - within 12 months of the original claim ending.

### How we'll assess your continuing claim

When this benefit applies, we'll assess your Total Disability Benefit or Partial Disability Benefit claim for the same *illness or injury* as if there was no *waiting period*. The *payment term* will also continue under the original Total Disability Benefit or Partial Disability Benefit claim.

You'll need to make a new claim and the *waiting period* will restart if the returning disability was not caused by the same *illness or injury*, or if it comes back after the required time period.



## Getting extra help with optional benefits

This section includes information about the optional benefits in Mortgage Repayment Cover. These optional benefits are included in your cover if you've applied for them and your *policy schedule* or *endorsement schedule* confirms you have them.

### Optional Reduction in Waiting Period

With the Optional Reduction in Waiting Period, you may be able to reduce the *waiting period* for this cover if the life assured's situation changes. You can only reduce it to a *waiting period* we offer under this cover.

#### When you can apply to reduce the waiting period

You can apply to reduce the *waiting period* for a life assured without assessment of their health if any of the following situations happen.

- The life assured's annual paid sick-leave entitlement, not including any leave they've built up from previous years, reduces by more than 20 days.
- The life assured loses insurance that their employer gave them as an employee benefit, which provided cover if an *illness* or *injury* meant they were unable to work (totally or partially).
- You've cancelled another Cigna Assurance Extra, Business Assurance or Business Extra policy or cover for the life assured that provided monthly disability benefits, and the cancelled cover had a shorter *waiting period*.

You can only apply to reduce the *waiting period* if all the following apply.

- You apply to reduce the *waiting period* within 90 days of one of the situations above happening.
- You or the life assured haven't got, and can't get, any claim payment for the disability of the life assured under this cover or any other disability cover from us or anyone else.
- You or the life assured haven't got, and can't currently get, a total and permanent disability or complete disablement claim payment for the disability of the life assured from us or anyone else.
- We're not currently paying a Premium Cover claim.
- You aren't currently using the Suspension of Cover or the Parental Leave Loyalty Benefit.
- The life assured doesn't have a loading or exclusion under this cover.
- The life assured is under 65 years old.

A loading is an extra premium we add on top of our standard premium to reflect the increased risk of insuring the life assured.

#### What we'll need from you when you apply to reduce the waiting period

What we'll need depends on why you're reducing the *waiting period*.

#### Reducing the waiting period because the life assured lost sick leave entitlements, insurance provided by their employer, or you've cancelled another Cigna Assurance Extra disability cover for the life assured

We'll assess the application based on the life assured's work, income and recreational activities if you're reducing the *waiting period* because either:

- the life assured's sick leave entitlement reduces by more than 20 days
- the life assured lost insurance provided by their employer
- you've cancelled another Cigna Assurance Extra disability cover for the life assured.

You must send us both:

- confirmation of the life assured's change in circumstance
- full details of their work, income, and recreational activities.

When you apply, we'll assess the application to decide whether:

- we can reduce the *waiting period*
- we need to change the life assured's *occupation class*
- we need to change the monthly *sum insured*
- any conditions will apply.

#### Reducing the waiting period because you've cancelled a Cigna Business Assurance or Business Extra disability cover for the life assured

You can apply to reduce the *waiting period* without any assessment of the life assured's health or lifestyle if you've cancelled any Cigna Business Assurance or Business Extra disability cover for the life assured.

You can't reduce the *waiting period* to less than the *waiting period* of the cancelled Cigna Business Assurance or Business Extra disability cover.



The cover you cancelled must have had all the following.

- A monthly *sum insured* that's equal to or more than the monthly *sum insured* under this cover.
- A *waiting period* and *payment term* that added up to more than the current *waiting period* on this cover.
- The same *occupation class* as this cover.
- A *cover term* that's equal to or more than the current *waiting period* of this cover.

Any loadings or exclusions that applied to the cancelled disability cover will also apply to this cover.

### What happens after the waiting period is reduced

If we reduce the *waiting period*, we'll increase your premiums accordingly.

The Optional Reduction in Waiting Period ends once you've reduced the *waiting period* to 4 weeks.

### Optional Mortgage Deluxe

With Optional Mortgage Deluxe, you'll get the extra benefits below.

### Alternative Total Disability Definition

Under this benefit, we'll assess Total Disability Benefit claims using whichever is better for you: the standard definition of total disability (on page 1) or the definition below.

A life assured with an *occupation class* of 1, 2, 3 or 4, is totally disabled if an *illness* or *injury* causes them to be unable to work more than 10 hours a week in their *pre-disability occupation*.

Both of the following must also apply.

- The life assured isn't working more than 10 hours a week in their *pre-disability occupation* or any *gainful occupation*.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

The definition of total disability we use when we first assess the claim will apply for the duration of the claim.

### Partial Payment Bonus Benefit

With the Partial Payment Bonus Benefit, you can get extra financial support if the life assured is partially disabled after a total disability.

You can only get this benefit if the life assured's *occupation class* is 1, 2, 3, or 4.

We'll pay this benefit while this policy is in force, if we've paid the Total Disability Benefit for the life assured for at least 1 month, and then we start paying the Partial Disability Benefit for the same *illness* or *injury*.

We'll pay an extra 25 percent of the monthly amount we're paying under the Partial Disability Benefit, for up to 12 months.

We'll reduce the amount we'll pay under this benefit so that the total of the Partial Payment Bonus Benefit, the Partial Disability Benefit, and the life assured's post-disability *monthly income* is not more than the greater of:

- their *pre-disability income*
- the monthly *sum insured*.

You can only claim this benefit once for each Partial Disability Benefit claim.



## Total and Permanent Disability Benefit

With the Total and Permanent Disability Benefit, we'll pay you an extra one-off payment if the life assured meets any of the definitions for a total and permanent disability.

### The definition of total and permanent disability depends on the life assured's occupation class

Whether the life assured has a total and permanent disability depends on the situation they're in, and their *occupation class*.

The table below shows the situations in which the different *occupation classes* have a total and permanent disability. You can read the full criteria for each situation after the table.

✓ = The life assured has a total and permanent disability

✗ = The life assured doesn't have a total and permanent disability

Total and permanent disability means either ...	Life assured's occupation class		
	Occupation class 1, 2, or 3	Occupation class 4	Occupation class 5
... the life assured is unlikely to ever be able to go back to their <i>pre-disability occupation</i> because of an <i>illness</i> or <i>injury</i> .	✓	✗	✗
... the life assured is unlikely to ever be able to go back to their <i>pre-disability occupation</i> or do work they're suitable for because of an <i>illness</i> or <i>injury</i> .	✓	✓	✗
... the life assured can't use two of their limbs.	✓	✓	✓
... the life assured can't see.	✓	✓	✓
... the life assured can't see out of one eye and can't use one limb.	✓	✓	✓
... the life assured needs care for permanent loss of cognitive function.	✓	✓	✗
... the life assured needs help taking care of themselves.	✓	✓	✓

### The life assured is unlikely to ever be able to go back to their pre-disability occupation because of an illness or injury

Because of an *illness* or *injury*, the life assured both:

- Is unable to work, and hasn't worked, in their *pre-disability occupation* for at least 3 months in a row
- is unlikely to ever be able to work in their *pre-disability occupation* again.

### The life assured is unlikely to ever be able to go back to their pre-disability occupation or do work they're suitable for because of an illness or injury

Because of an *illness* or *injury*, the life assured both:

- is unable to work, and hasn't worked, in their *pre-disability occupation* for at least 3 months in a row
- is unlikely to ever be able to work in their *pre-disability occupation* or any *gainful occupation* that they're suitable for (based on their education, training, or experience) and that has a salary that's more than 25 percent of the income they earned in the year before they became disabled.





### **The life assured can't use two of their limbs**

Because of an *illness* or *injury*, the life assured has completely and permanently lost the use of two limbs. In this case, limb is a whole hand or whole foot.

### **The life assured can't see**

Because of an *illness* or *injury*, the life assured has completely and permanently lost sight in both eyes.

Lost sight means one of the following.

- Visual acuity less than 6/60 in both eyes after correction
- A field of vision constricted to 20 degrees or less of arc
- A combination of visual defects causing the same amount of visual impairment as either of the above

### **The life assured can't see out of one eye and can't use one limb**

Because of an *illness* or *injury*, the life assured has completely and permanently lost the use of one limb and lost sight in one eye. In this case, limb is a whole hand or whole foot.

Lost sight means one of the following.

- Visual acuity less than 6/60 in the eye after correction
- A field of vision constricted to 20 degrees or less of arc
- A combination of visual defects causing the same amount of visual impairment as either of the above

### **The life assured needs care for permanent loss of cognitive function**

Because of an *illness* or *injury*, the life assured has permanent loss of cognitive function and has had continuous care and supervision for 3 months or more. The life assured must also be likely to need ongoing and continuing care immediately after that 3 months has passed.

### **The life assured needs help taking care of themselves**

Because of an *illness* or *injury*, the life assured permanently cannot perform at least two of the *activities of daily living* without the help of another adult.

### **We'll pay 12 times the monthly sum insured**

If the life assured meets the definition for a total and permanent disability for the first time while this policy is in force, we'll pay a one-off payment that's 12 times the monthly *sum insured*.

Getting this benefit won't affect any other continuing benefits under this cover.

### **Bed Confinement Benefit**

With the Bed Confinement Benefit, we can help you if the life assured is confined to bed at home or admitted to a registered hospital.

### **When we'll pay this benefit**

We'll pay this benefit while this policy is in force, if all the following apply.

- The life assured is totally disabled.
- The life assured is admitted to a registered hospital or confined to bed at home for at least 3 nights in a row and under a *medical practitioner's* daily supervision.

### **We'll pay one thirtieth of the monthly sum insured for each night**

For each night the life assured is confined to bed or admitted to hospital and under a *medical practitioner's* supervision, we'll pay one thirtieth of the monthly *sum insured*.

We'll pay from the first night the life assured is confined to bed or admitted to hospital.

We'll stop paying when one of the following happens.

- The life assured is no longer confined to bed at home or hospitalised.
- The *waiting period* ends.





### Return to Work Benefit

With the Return to Work Benefit, you can get extra financial support when the life assured returns to work after a Total Disability Benefit claim ends.

#### When we'll pay this benefit

We'll pay this benefit while this policy is in force, if all the following apply.

- We've paid a Total Disability Benefit claim for the life assured for more than 12 months in a row.
- The life assured has returned to *full-time employment* or *self-employment*.

#### We'll pay when the life assured has worked for 3 and 6 months in a row

After the life assured has returned to *full-time employment* or *self-employment* for 3 months in a row, we'll make an extra payment of the monthly *sum insured*.

After the life assured has returned to *full-time employment* or *self-employment* for 6 months in a row, we'll make a further payment that's 2 times the monthly *sum insured*.

You must send us evidence showing the life assured has returned to *full-time employment* or *self-employment* for that length of time.

#### If the disability returns, we'll subtract what we've paid under this benefit from your Total Disability Benefit

If the same *illness* or *injury* comes back and causes further total disability within a year of the Total Disability Benefit claim ending, we'll subtract the amount we've paid under the Return to Work Benefit from future payments under the Total Disability Benefit.

#### You don't get this benefit if your payment term is 2 years

This benefit does not apply if your *policy schedule* says your *payment term* is 2 years.

### Vocational Retraining and Rehabilitation Benefit

The Vocational Retraining and Rehabilitation Benefit can help pay for vocational retraining or rehabilitation that will help the life assured recover from their total disability or partial disability.

#### When we'll pay this benefit

We'll pay this benefit if all the following apply.

- The retraining or rehabilitation is likely to help the life assured get their pre-disability function back or re-enter the workforce.
- We have accepted the Total Disability Benefit claim or Partial Disability Benefit claim for the life assured.

#### Get our approval before you pay

We must agree to pay in writing before the life assured is charged for the retraining or rehabilitation.

#### We'll pay the costs, up to 24 times the monthly sum insured

We'll pay the lesser of:

- the cost of retraining or rehabilitation
- 24 times the monthly *sum insured*.

### Recovery Support Benefit

With the Recovery Support Benefit, we can reimburse you for the cost of specialised equipment the life assured needs because of their total disability or partial disability.

Specialised equipment may include:

- wheelchairs
- artificial limbs
- prosthetics
- changes to a house or car.

#### When we'll pay this benefit

We'll pay this benefit while this policy is in force, if all the following apply.

- The specialised equipment must be to help the life assured because of a total disability or partial disability.
- We have accepted the Total Disability Benefit claim or Partial Disability Benefit claim for the life assured.

#### Get our approval before you buy the equipment

We must agree to reimburse you in writing before you buy the equipment. Send us the receipts once you've bought the equipment.

#### We'll reimburse you for the costs, up to 6 times the monthly sum insured

We'll reimburse the lesser of:

- the cost of the specialised equipment
- 6 times the monthly *sum insured*.

If you get, or can get, money from other sources to pay for the specialised equipment, we'll subtract that amount from what we'll pay you.



## Return to Home Benefit

With the Return to Home Benefit, we can help pay for the cost of getting the life assured back to New Zealand if they become totally disabled while living overseas.

### When we'll pay this benefit

We'll pay this benefit if all the following apply.

- The life assured has been living outside New Zealand for more than 3 months in a row.
- The life assured becomes totally disabled while living outside New Zealand.
- We have accepted the Total Disability Benefit claim for the life assured.

### We'll pay the costs, up to 3 times the monthly sum insured

We'll pay the lesser of:

- a single standard economy airfare to New Zealand for the life assured and a support person by the most direct route, and any necessary transport costs to a medical facility in New Zealand immediately after arriving in New Zealand
- 3 times the monthly *sum insured*.

We'll only pay this benefit once per life assured in every 12 month period.

## Special Care Benefit

With the Special Care Benefit, we can help pay for *full-time care* the life assured needs because of their total disability.

The person who provides the *full-time care* must be either:

- a professional nurse or carer
- a direct family member who's given up at least 28 hours of paid work a week to care for the life assured.

### When we'll pay this benefit

We'll pay this benefit while this policy is in force, if all the following apply.

- The life assured needs *full-time care* at home because of their total disability.
- An appropriate *medical practitioner* confirms the life assured needs *full-time care* at home.
- We have accepted the Total Disability Benefit claim for the life assured.

### We'll pay for each month of care

For each full month of *full-time care* we'll pay the lesser of:

- the cost of the care, if a professional nurse or carer is providing it
- the monthly *sum insured*
- \$2,500.

If care is not provided to the life assured for a whole month, we'll pay one thirtieth of that amount for each day of care.

### We'll start paying after 3 nights of care

We'll start paying this benefit after the life assured has had *full-time care* at home for 3 nights in a row.

We'll stop paying when one of the following happens.

- A *medical practitioner* confirms the life assured doesn't need *full-time care* anymore.
- We've paid the Special Care Benefit for 6 months in a row.
- The *payment term* ends.

## Child Care Assistance Benefit

With the Child Care Assistance Benefit, we'll reimburse you for the extra costs of childcare the life assured needs because of their total disability.

### When we'll pay this benefit

We'll pay this benefit while this policy is in force, if all the following apply.

- The life assured needs help with extra childcare because of their total disability.
- We have accepted the Total Disability Benefit claim for the life assured.

### Get our approval before you pay for the care

We must agree to reimburse you in writing before you pay for the childcare. Send us the receipts once you've paid for the extra childcare.

Any child getting the extra care must be under 14 years old when the life assured first becomes totally disabled. The person giving the extra care cannot be you or an immediate family member of the life assured or the child.

If the child was already getting childcare before the life assured became totally disabled, we'll only reimburse you for the cost of the extra care.

### We'll reimburse you for the costs, up to \$800 for each child, per month

We'll reimburse the lesser of:

- the extra childcare costs
- \$800 for each child per month.

We'll stop paying when one of the following happens.

- The life assured is no longer totally disabled.
- We've paid the Child Care Assistance Benefit for 6 months in a row.
- The *payment term* ends.



### Emergency Transportation Benefit

With the Emergency Transportation Benefit, we can help pay for emergency transport, such as an ambulance, if a life assured with a total or partial disability needs it.

#### When we'll pay this benefit

We'll pay this benefit while this policy is in force, if all the following apply.

- The life assured needs emergency transport because of their total disability or partial disability.
- An appropriate *medical practitioner* confirms the life assured needs the emergency transport for medical reasons.
- We have accepted the Total Disability Benefit claim or Partial Disability Benefit claim for the life assured.

#### We'll pay the costs, up to 3 times the monthly sum insured

We'll pay the lesser of:

- the cost of emergency transport
- 3 times the monthly *sum insured*.

If you get, or can get, money from other sources to pay for emergency transport, we'll subtract that amount from what we'll pay you.

We'll only pay this benefit once per life assured in every 12 month period.

### Bereavement Support Benefit

With the Bereavement Support Benefit, we can give you financial support if the life assured dies or is diagnosed with a terminal *illness* or *injury* while this policy is in force.

We'll make a one-off payment that's 3 times the monthly *sum insured* if the life assured dies or is diagnosed with an *illness* or *injury* that is likely to result in their death within the next 12 months. The diagnosis must be from an appropriate *medical practitioner*.

We'll only pay the Bereavement Support Benefit once for each life assured.

### Severe Illness Benefit

With the Severe Illness Benefit, we can help if the life assured gets a severe illness.

We'll pay this benefit while this policy is in force, if the life assured meets the full criteria for a condition we cover under this benefit, even if the life assured doesn't meet the definition of total disability or partial disability. We'll pay an amount equal to 6 times the monthly *sum insured*.

If we pay the Severe Illness Benefit, we won't pay a Total Disability Benefit or Partial Disability Benefit claim for 6 months from the date the life assured meets the full criteria for a condition we cover under this benefit.

However, if the life assured still meets the criteria for a Total Disability Benefit or Partial Disability Benefit claim at the end of those 6 months, we'll reduce the *payment term* by 6 months.

The life assured can only claim this benefit once for each condition we cover under this benefit.

#### Conditions we cover under this benefit

Read the full criteria for these conditions on page 15.

We cover the following conditions.

- Aortic surgery
- Cancer
- Chronic kidney (renal) failure
- Chronic liver failure
- Coronary artery surgery
- Heart attack
- Heart valve replacement
- Major burns
- Major head trauma
- Multiple sclerosis
- Organ transplant
- Paraplegia, quadriplegia, diplegia, tetraplegia, hemiplegia
- Stroke
- Triple vessel angioplasty



## Understanding what we don't cover

We won't pay any claim under this Mortgage Repayment Cover if the life assured becomes totally disabled or partially disabled as a direct or indirect result of:

- intentional self-harm, including attempted suicide
- pregnancy or complications resulting from pregnancy, unless the disability lasts more than 90 days after the pregnancy
- taking part in a criminal activity.

### The life assured must follow medical advice

We also won't pay a claim, and we'll stop paying existing claims, if the life assured isn't under the regular care of, or doesn't follow the advice and treatment of, a *medical practitioner*.

## Defining medical conditions for the Severe Illness Benefit

To be eligible for the Severe Illness Benefit, the life assured must meet the full criteria for one of the conditions below.

You can read the full terms of the Severe Illness Benefit on page 14.

### 90-day stand-down

In some instances a 90-day stand-down period applies, where we won't pay a claim for the condition if the life assured suffers from, is diagnosed with, or has signs or symptoms of, the condition within 90 days immediately after:

- we get your application for this cover
- we get your application to increase the *sum insured* on this cover, other than by inflation.

In the case of a *sum insured* increase, this 90-day stand-down only applies to the increased amount.

### Aortic surgery

Undergoing aortic surgery to repair or correct one or more of the following.

- An aortic aneurysm
- An obstruction of the aorta
- A coarctation of the aorta
- A traumatic rupture of the aorta

### Cancer

An unequivocal diagnosis by an appropriate *specialist* of a malignant tumour or malignant melanoma.

Malignant tumours – including leukaemia, lymphoma and Hodgkin's disease – must be characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.

Malignant melanomas require one or more of the following to apply.

- A histological examination finds evidence of ulceration
- There's at least Clark level 3 depth of invasion
- A histological examination finds thickness measuring at least 1.0mm using the Breslow method

We exclude:

- all tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as premalignant or non-invasive, unless it results in either:



- the removal of the entire breast. The procedure must be performed specifically to stop the spread of malignancy. An appropriate *specialist* must also confirm it's the most appropriate treatment
- radical surgery for the tumour. Radical surgery is surgery to remove all of a diseased organ.
- prostatic cancers histologically described as TNM Classification T1 or Gleason score of equal to or less than 5 (or equivalent histological classification) unless it results in either:
  - the removal of the entire prostate
  - treatment by either radiotherapy or chemotherapy, which has been recommended specifically to stop the spread of malignancy. An appropriate *specialist* must confirm that it's the most appropriate treatment.
- all other types of skin cancers, unless there's evidence of metastases
- chronic lymphocytic leukaemia less than Rai Stage 1.

**The 90-day stand-down period applies to this condition.**

#### **Chronic kidney (renal) failure**

An unequivocal diagnosis by an appropriate *specialist* of end stage kidney (renal) failure presenting as chronic irreversible failure of both kidneys to function, requiring either regular renal dialysis or a renal transplantation.

#### **Chronic liver failure**

An unequivocal diagnosis by an appropriate *specialist* of end stage liver failure with any of the following symptoms.

- Permanent jaundice
- Ascites
- Encephalopathy

#### **Coronary artery surgery**

Undergoing a coronary artery bypass grafting to correct or treat coronary artery disease.

**The 90-day stand-down period applies to this condition.**

#### **Heart attack**

An unequivocal diagnosis by a cardiologist of a heart attack (myocardial infarction) where part of the heart muscle has died because of a lack of blood supply to the heart. This must be evidenced by a rise or fall of cardiac biomarkers, such as troponins, with at least one value above the upper reference range of laboratory normal (99<sup>th</sup> percentile), and at least one of the following.

- New cardiac signs and symptoms consistent with a heart attack.
- Electrocardiogram (ECG) tests that show new changes associated with a heart attack.
- Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality consistent with a heart attack.

If the above tests are inconclusive, outdated because of technical advances, or they didn't take place, we'll consider other appropriate and medically recognised tests that diagnose a heart attack of the same degree of severity as outlined above.

This definition doesn't cover:

- other acute coronary syndromes
- elevation of troponins in the absence of overt ischaemic disease.

**The 90-day stand-down period applies to this condition.**

#### **Heart valve replacement**

Undergoing surgery to replace or repair cardiac valves because of heart valve defects or abnormalities.

We exclude repair solely by intra-arterial/intra-vascular procedures or other non-surgical techniques.

#### **Major burns**

Full thickness burns to at least one of the following.

- 20 percent of the body surface area as measured by 'The Rule of Nines' or the Lund & Browder Body Surface Chart
- 25 percent of the face needing surgical debridement, grafting or both
- 50 percent of the total combined area of both hands needing surgical debridement, grafting or both



### Major head trauma

Neurological deficit caused by a cerebral *injury* resulting in either:

- permanent impairment of at least 25 percent of *whole person function*
- the total and irreversible inability to perform at least one of the *activities of daily living* without the help of another adult.

### Multiple sclerosis

An unequivocal diagnosis by an appropriate *specialist* of multiple sclerosis that causes either:

- permanent impairment of at least 25 percent of *whole person function*
- the total and irreversible inability to perform at least one of the *activities of daily living* without the help of another adult
- an Expanded Disability Status Score (EDSS) of 7.5 or above.

### Organ transplant

Undergoing human-to-human organ transplant from a donor, or being approved for a human-to-human organ transplant from a donor and placed on a recognised New Zealand or Australian organ transplant waiting list for transplant of one or more of the following organs:

- Kidney
- Heart
- Lung
- Liver
- Pancreas
- Small bowel

We also cover the transplant of bone marrow.

We exclude the transplant of all other organs or parts of organs and any other tissue or cell transplant.

### Paraplegia, quadriplegia, diplegia, tetraplegia and hemiplegia

Total and permanent loss of use of two or more limbs caused by *illness* or *injury* to the spinal cord or brain. In this case, limb is a whole arm or whole leg.

### Stroke

An unequivocal diagnosis by an appropriate *specialist* of an acute cerebrovascular event that causes a neurological deficit, with infarction of brain tissue or intracranial or subarachnoid haemorrhage, supported by clear evidence on neuroimaging.

If neuroimaging is inconclusive, we may consider other investigations in support of the diagnosis that the *specialist* considers medically appropriate.

We exclude:

- transient ischaemic attacks
- cerebral symptoms due to migraines
- cerebral *injury* because of trauma or hypoxia
- cerebral symptoms due to vascular disease affecting the eye, optic nerve or vestibular functions.

**The 90-day stand-down period applies to this condition.**

### Triple vessel angioplasty

Undergoing coronary artery angioplasty to correct a narrowing or blockage of three or more coronary arteries within a procedure period of 60 days.

A triple vessel angioplasty must be necessary because of angiographic evidence that indicates an obstruction of three or more coronary arteries.

**The 90-day stand-down period applies to this condition.**



# PREMIUM COVER



This section forms part of your policy document and must be read together with the general terms. It tells you what benefits you get under Premium Cover, and how those benefits work.

## Total disability and partial disability have particular meanings

In this section for Premium Cover, total disability and partial disability have the definitions below.

### The definition of total disability depends on the life assured's occupation class

The definition of total disability depends on the life assured's *occupation class*.

#### A total disability if the life assured's occupation class is 1, 2, 3, or 4

If the life assured's *occupation class* is 1, 2, 3, or 4, they're totally disabled if an *illness* or *injury* causes all the following to apply.

- The life assured is unable to work in their *pre-disability occupation*.
- The life assured isn't working in any *gainful occupation*.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

#### A total disability if the life assured's occupation class is 5

If the life assured's *occupation class* is 5, they're totally disabled if an *illness* or *injury* causes all the following to apply.

- The life assured is continuously confined to home or hospital under medical supervision and unable to perform at least two of the *activities of daily living* without the help of another adult.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

### The life assured has a partial disability if an illness or injury stops them from working at full capacity

If the life assured's *occupation class* is 1, 2, 3 or 4, they're partially disabled if an *illness* or *injury* causes them to be unable to earn more than 75 percent of their *pre-disability income* from their *pre-disability occupation*.

Both of the following must also apply.

- The life assured returns to work in their *pre-disability occupation* or any *gainful occupation*.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

If the life assured's *occupation class* is 5, the Partial Disability Benefit will not apply.



## Getting an outline of your benefits

The tables below summarise this cover's benefits and tells you where you can read the full terms of each benefit.

### Built-in benefits

Your Premium Cover includes these benefits.

Benefit	Summary	Full Terms
<b>Disability Benefit</b>	You won't have to pay your premiums if the life assured has a total disability or partial disability.	<b>Page 3</b>
<b>Recurrent Disability Benefit</b>	We can waive the <i>waiting period</i> if a disability comes back within 6 months of a claim ending.	<b>Page 3</b>
<b>Redundancy, Bankruptcy and Liquidation Benefit</b>	You won't have to pay your premiums if the life assured is made redundant, declared bankrupt or their company goes into liquidation.	<b>Page 4</b>
<b>Bereavement Loyalty Benefit</b>	If a life assured dies, you won't have to pay the total premium for the remaining lives assured for up to 2 years.	<b>Page 4</b>



# Understanding your benefits

This section details the benefits we include in Premium Cover.

## Disability Benefit

If *illness* or *injury* affects a life assured's ability to work, we'll pay your premiums under the Disability Benefit.

### When we'll pay this benefit

We'll pay your premiums while this policy is in force, if all the following apply because of the same *illness* or *injury*.

- The life assured was totally disabled for at least 7 days in a row during the *waiting period*.
- The life assured has a total disability or partial disability for the rest of the *waiting period*.
- The life assured has a total disability or returns to work with a partial disability at the end of the *waiting period*.

The *waiting period* starts on the first of the 7 days in a row that the life assured has a total disability.

We'll also pay your premiums under this benefit if we're paying a Total Disability Benefit or Partial Disability Benefit claim for one of our Income Covers or Mortgage Repayment Cover for the same life assured under this policy.

### We'll pay the total premium needed to continue this policy

If we accept your claim for the Disability Benefit, we'll pay the regular total premium needed to continue this policy, starting at the end of the *waiting period*.

### If you pay your premiums every year or half-year, we'll refund them instead of paying them

If you pay your premiums every year or half-year, we'll refund an amount each month equivalent to the monthly total premium starting at the end of the *waiting period*. This refund continues until the next day your premiums are due, at which point we'll start paying your total premiums needed to continue this policy.

### You'll need to pay if you increase your cover

If you increase your cover or add new covers to this policy while we're paying your premiums, you'll need to pay for any increase in premiums. You won't need to pay the extra premiums on cover if the increase is because of inflation.

### When we'll stop paying premiums

We'll stop paying premiums when one of the following happens.

- The life assured is no longer totally disabled or partially disabled.
- The *payment term* ends.
- The *cover term* ends.
- The life assured dies.

## Recurrent Disability Benefit

With the Recurrent Disability Benefit, you can get support if the life assured's total disability or partial disability comes back within 6 months after their claim ends.

### When this benefit applies

The Recurrent Disability Benefit applies if all the following apply.

- We were paying a Disability Benefit claim for a life assured.
- After that claim has ended, the life assured is totally disabled or partially disabled again because of the same *illness* or *injury*.
- The total disability or partial disability returns within 6 months of the Disability Benefit claim ending.

### How we'll assess your continuing claim

When this benefit applies, we'll assess your Disability Benefit claim for the same *illness* or *injury* as if there was no *waiting period*.

You'll need to make a new claim and the *waiting period* will restart if the returning total disability or partial disability was not caused by the same *illness* or *injury*, or it comes back after 6 months of the Disability Benefit claim ending.



## Redundancy, Bankruptcy and Liquidation Benefit

With the Redundancy, Bankruptcy and Liquidation Benefit, we can pay your premiums if a life assured is made redundant, is adjudged bankrupt, or if their company goes into liquidation.

### When we'll pay this benefit

We'll pay your premiums under the Redundancy, Bankruptcy and Liquidation Benefit if all the following apply.

- The life assured's *occupation class* is 1, 2, 3, or 4.
- The life assured is either:
  - made redundant from *full-time employment*
  - *self-employed* and adjudged to be bankrupt in New Zealand
  - employed in New Zealand by a company they control, and that company goes into liquidation because it can't pay its debts
- The life assured remains redundant or bankrupt, or their company remains in liquidation, at the end of the *waiting period*.

The *waiting period* starts the day the life assured is made redundant, is adjudged bankrupt, or their company goes into liquidation.

### The life assured is made redundant if their employer doesn't need their position anymore

The life assured is made redundant when their *full-time employment* permanently ends because their employer doesn't need their position any more. Voluntary redundancy is not covered.

### Send us proof the life assured has been made redundant and is looking for work

We need written confirmation from the life assured's employer that they've made the life assured redundant.

We also need proof the life assured has registered as unemployed with either:

- a suitable employment agency that we approve
- Work and Income New Zealand, or its equivalent.

Each month, send us proof the life assured is actively looking for work. For example, you could send us:

- proof the life assured is registered with a suitable employment agency
- copies of job applications, and responses to the applications.

### We'll pay the total premium needed to continue this policy

If we accept your claim for the Redundancy, Bankruptcy and Liquidation Benefit, we'll pay the regular total premium needed to continue this policy, starting at the end of the *waiting period*.

### If you pay your premiums every year or half-year, we'll refund them instead of paying them

If you pay your premiums every year or half-year, we'll refund an amount each month equivalent to the monthly total premium starting at the end of the *waiting period*. This refund continues until the next day your premiums are due, at which point we'll start paying your total premiums needed to continue this policy.

### You'll need to pay if you increase your cover

If you increase cover or add new covers to this policy while we're paying your premiums, you'll need to pay for any increase in premiums. You won't need to pay the extra premiums on cover if the increase is because of inflation.

### When we'll stop paying premiums

We'll stop paying your premiums when one of the following happens.

- We've paid your premiums under the Redundancy, Bankruptcy and Liquidation Benefit for 6 months.
- The life assured returns to *full-time employment* or *self-employment*.
- The *cover term* ends.
- The life assured dies.

### The life assured must have full-time employment for 6 months between claims

The life assured must have been in *full-time employment* for at least 6 months in a row between claims.

## Bereavement Loyalty Benefit

With the Bereavement Loyalty Benefit, we can pay your premiums if a life assured dies.

### We can pay your premiums for up to 2 years

If a life assured dies, we'll pay the total premium for the remaining lives assured on this policy for up to 2 years.

### You can only get this benefit if you've had this policy for 3 years

You can only get this benefit if this policy has been in force for at least 3 years in a row.

### You'll need to pay if you increase your cover

If you increase cover or add new covers to this policy while we're paying your premiums, you'll need to pay for any increase in premiums. You won't need to pay the extra premiums on cover if the increase is because of inflation.



## Understanding what we don't cover

There are some cases where we won't pay your premiums for a life assured's disability or redundancy.

### We won't cover disabilities in some situations

We won't pay your premiums under this cover if the life assured becomes totally disabled or partially disabled as a direct or indirect result of:

- Intentional self-harm, including attempted suicide
- Pregnancy or complications resulting from pregnancy, unless the disability lasts more than 90 days after the pregnancy
- Taking part in a criminal activity

### The life assured must follow medical advice

We also won't pay your premiums, and we'll stop paying your premiums, if the life assured isn't under the regular care of, or doesn't follow the advice and treatment of, a *medical practitioner*.

### We won't cover redundancy in some situations

We won't pay any premiums under this cover if the life assured is made redundant when any of the following apply.

- The life assured knew they would be made redundant or that they might be made redundant when this cover started.
- The life assured was made redundant because their *fixed-term employment* contract expired, or their employer didn't renew it.
- The life assured was *self-employed*.
- The life assured voluntarily resigned, took redundancy or retired.
- The life assured or their relative controls the employer in any way, for example by being a director, shareholder, or owner. A relative is a partner, parent, child, or sibling of the life assured.
- The life assured was made redundant from seasonal, temporary, or relief work.
- The life assured was involved in a strike or labour dispute that caused or resulted in the redundancy.