

AIA CANCER CARE EXCLUSIONS



What you are not covered for with AIA Cancer Care.

The important information below can be found in our policy documents.

(words in *italics* below have a particular meaning, details can be found in our policy wording)

- There is no cover under any of the benefits for costs that exceed the *reasonable charges* for the applicable treatment, procedure, consultation, test, diagnostic imaging, support or care.
- There is no cover under any of the benefits for costs arising from, or related in any way to, any of the exclusions listed below.
- There is no cover under the Waiver of Premium on Death, Public Hospital Credit, Public Hospital Cash Grant or Medical Misadventure benefits arising from, or related in any way to, any of the exclusions listed below.

EXCLUSION NAME	EXCLUSION WORDING
Acute care	Care provided for a sign, symptom, condition or disease that requires immediate or same day hospital admission for treatment or monitoring.
Additional surgery	Any additional surgery performed during an operation, which is not directly related to the <i>cancer</i> for which cover is claimed under the terms of this policy.
Allied health	Any treatment by a physiotherapist, chiropractor, osteopath, naturopath, homeopath, acupuncturist, podiatrist, dietitian, counsellor or speech therapist except where expressly covered by a benefit in this policy.
Breast reduction surgery and gynaecomastia	Breast reduction surgery (except where expressly covered under a benefit in this policy) and gynaecomastia.
Congenital conditions	A health anomaly or defect which is present at birth and for which the <i>life assured</i> either had signs or symptoms prior to becoming a <i>life assured</i> or signs or symptoms within three months of birth.
Condition other than cancer	Any treatment, specialist consultations, diagnostic tests or medical services that are not directly related to <i>cancer</i> (except where expressly covered under a benefit in this policy).
Cosmetic	Any elective or cosmetic procedure or any surgery, procedure or treatment that improves, alters or enhances appearance, whether or not undertaken for medical, physical, functional, psychological or emotional reasons except where expressly covered under a benefit in this policy.
Criminal activities	Any injury or condition arising from participation in a criminal activity.
Dental/oral surgery	Dental repair or implants, orthodontic treatment, orthognathic, periodontal, or endodontic procedures, implants and related surgery of any kind except where expressly covered under a benefit in this policy.
Drugs	The misuse of prescribed or non-prescribed drugs, including where they have not been taken in accordance with the manufacturer's or <i>registered medical practitioner's</i> directions.
Equipment/appliances	Any appliances, aids, implants or equipment including but not limited to implantable defibrillators, nerve appliances, hearing aids, cochlear implants, braces, crutches, mouth-guards, orthotics, insulin pumps, CPAP machines and any other appliances or equipment (surgical, medical or dental).
Illness arising from drugs/alcohol	Any illness or condition arising from, caused or contributed by, drug taking, intoxication or misuse of alcohol.

Mental illness	Psychiatric, psychological and/or neurodevelopment disorders including treatment or counselling for but not limited to pre-senile dementia, senile illness or dementia, geriatric care including geriatric in-patient care and disability support services, intellectual disability (intellectual development disorder), autism spectrum disorder, attention deficit/hyperactivity disorder, specific learning disorders, motor disorders (including but not limited to Tourette's disorder) or dyslexia.
New treatments and techniques	New medical treatments and procedures including any prescription drugs, medical devices, treatment techniques and/or procedures, tests and/or other healthcare services that have not been approved by AIA in its sole discretion.
Nuclear contamination	Any illness or condition arising from nuclear contamination.
Nursing	Nursing care, except where expressly covered under a benefit in this policy.
Organ donation	Organ donation and receipt.
Out of scope treatment	Treatments or procedures not provided by a <i>registered medical practitioner</i> practising within his or her scope of practice except where expressly covered under a benefit in this policy.
Palliative care	Palliative care, except where expressly covered by a benefit in this policy.
Pre-existing conditions	Any <i>pre-existing condition</i> , unless the symptom or condition was disclosed to AIA at the time of your application and accepted as covered by AIA in writing.
Pre-cancerous condition	Any pre-cancerous condition such as cervical, vaginal or prostatic intraepithelial neoplasia (dysplasia).
Prescriptions	Prescriptions, except where expressly covered by a benefit in this policy.
Preventative treatment and routine screening	Preventative treatment, health surveillance screening or treatment or investigation (including as a result of family history) where the <i>life assured</i> has no medical symptoms or where the condition will not cause significant problems for the health of the <i>life assured</i> if medical treatment is not received, except where expressly covered by another benefit in this policy.
Public hospital treatment	Treatment provided in a <i>public hospital</i> , except where expressly covered by a benefit in this policy or approved by AIA prior to receipt of the treatment.
Reconstructive surgery relating to previous surgery	Reconstructive or reparative treatment associated with a surgical procedure performed before the <i>risk commencement date</i> .
Treatment outside of New Zealand	Treatment carried out outside of New Zealand, except where expressly covered by a benefit in this policy.
War/terrorism	Injuries of war or resulting from any terrorist act (whether war is declared or not).

*These exclusions are based on policy wording as at March 2024. The availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Ltd ('AIA'). For full details of the products and benefits offered by AIA, including the full exclusion wordings, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.