

Business Cover Professional - Trauma Cover

SECTION A - DEFINED TERMS

DEFINED TERMS

In this **Policy** certain words have particular meanings. These words are in **Bold** and the meanings set out below.

Interpretation

Throughout this **Policy** 'We', 'Our', 'Us' or 'AIA New Zealand' means AIA International Limited - New Zealand Branch, and/or any related and/or authorised companies and/or agents (including company officers acting in the scope of their authority). 'You' or 'Your' means the **Policy Owner(s)**.

Accelerated Benefit

Means the Trauma Cover or Total Permanent Disability Cover taken out on an accelerated basis with Life Cover as set out in **Your Policy Schedule**. Payment of this **Benefit** will lead to a proportional reduction in the amount of the Life Cover.

Activities of Daily Living are:

Type of activity	Description
1. Washing	the ability to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means.
2. Dressing	the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.
3. Feeding	the ability to feed oneself once food has been prepared and made available.
4. Toileting	the ability to use the lavatory or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene.
5. Mobility	the ability to move from place to place by walking, wheelchair or with assistance of a walking aid.

Benefit(s)

Means the **Benefit** specified in the **Policy Schedule** (and subject to the terms and conditions of this **Policy**).

Child or Children

Any person under the age of twenty-one (21) who is either, the natural or legally adopted son/daughter of, or is under the legal guardianship of, a **Life Assured** or the spouse, **Civil Union** partner or de facto partner of the **Life Assured**.

Civil Union

Means a **Civil Union** as defined in the Civil Union Act 2004.

Close Relative

Means a relative who is the **Life Assured's** spouse, **Civil Union** or de facto partner, mother, father, step mother, step father, brother, sister, step brother, step sister, **Child**, grandfather or grandmother.

Consumer Price Index Increase

Means any increase in the index published by the Statistics Department of New Zealand for "All Groups" as at 30 September each year (or the nearest equivalent index should this index be replaced).

Employment and/or Usual Occupation

The occupation, business or **Employment** which the **Life Assured** was engaged in immediately before the injury or illness, and from which he or she was remunerated.

Full-Time Care

Means having primary responsibility and actively undertaking, whether shared or alone, the day-to-day care of persons who cannot safely take care of themselves without supervision.

Heart Condition

Means one (1) of the following illnesses (as defined in Clause 3 “Critical Illness” under Section D “Trauma Cover **Benefit** Definitions” below):

- Angioplasty
- Cardiac Defibrillator Insertion
- Cardiomyopathy
- Coronary Artery Bypass Surgery
- Heart Attack
- Heart Value Replacement
- Heart Value Surgery
- Out of Hospital Cardiac Arrest
- Pacemaker Insertion
- Percutaneous Repair Of The Abdominal Aorta
- Pulmonary Arterial Hypertension (Primary)
- Surgery to Aorta
- Triple Vessel Angioplasty
- Major Organ Transplant (for the Heart)

Life Assured

Means the person or people insured for the **Benefit(s)** as listed in **Your Policy Schedule**.

Manifested

Means that symptoms have arisen which cause an ordinarily prudent person to seek **Diagnosis**, care or treatment, or that medical advice or treatment has been recommended by or received from a **Medical Practitioner**.

Marriage

Means a **Marriage** as defined in the Marriage Act 1955.

Medical Practitioner

Shall mean any person approved by **Us** and registered with the Medical Council of New Zealand to render medical or surgical services, who holds an Annual Practising Certificate. For **Diagnoses** made outside New Zealand, this definition covers any appropriately qualified medical professional approved by **Us**. This definition excludes any person who is himself/herself the **Life Assured**, the **Policy Owner**, the spouse, de facto spouse, **Civil Union** partner, lineal relative, or business partner/associate of the **Life Assured** or **Policy Owner**.

Policy

Means this contract of insurance between **You** and **Us**. It includes the following parts:

- **Your** application for insurance; and
- this **Policy** wording; and
- the **Policy Schedule**; and
- any addendum to the **Policy Schedule**; and
- any other written notice that **We** give **You**; and
- any written notice that **You** give **Us**.

Policy Anniversary Date

Means the anniversary of the **Policy Commencement Date**.

Policy Commencement Date

Means the commencement date of the **Policy** as specified in **Your Policy Schedule**.

Policy Owner

Means the **Policy Owner** identified in the most recent **Policy Schedule** issued to **You** by **Us**.

Policy Schedule

Means the most recent **Policy Schedule** issued to **You** by **Us**, including any endorsements or special conditions.

Policy Year

Means the twelve (12) month period which starts from the **Policy Commencement Date** and ends on the **First Anniversary Date**. Each subsequent **Policy Year** is from **Policy Anniversary Date** to **Policy Anniversary Date**.

Premium

Means the **Premium** specified in **Your Policy Schedule** or in any subsequent notice issued to **You** by **Us**.

Premium Guarantee Period

Means the period of time specified in **Your Policy Schedule** during which the **Premium Rates** applicable to **Your Policy** are guaranteed not to increase. Assuming **Your** cover doesn't change, **Your Premiums** will remain the same for each renewal period as specified in **Your Policy Schedule**.

Premium Rates

Means the underlying **Premium Rates We** use to calculate **Your Premium** based on factors including the age, health, occupation and circumstances of the **Life Assured**.

Radical Surgery

Means surgery to remove an entire diseased organ

Receipt of Application

Means the date stamped on **Your** application, request for increase, or request for **Policy** reinstatement received by **Us**. The application submitted by **You** to **Us** must be totally completed for the **Receipt of Application** date to apply. If the submitted application is incomplete, **We** will delay issuing the **Receipt of Application** until **We** receive all the information required to complete the submitted application.

Registered Medical Specialist

A medical specialist in an appropriate discipline who is a member of a recognised specialist college and vocationally registered with the Medical Council of New Zealand in that speciality. This excludes general practitioners (who are considered to be **Registered Medical Practitioners**). For **Diagnoses** made outside New Zealand, this definition covers any appropriately qualified medical professional approved by **Us**. This definition excludes any person who is himself/herself the **Life Assured**, the **Policy Owner**, the spouse, de facto spouse, **Civil Union** partner, lineal relative, or business partner/associate of the **Life Assured** or **Policy Owner**.

Sum Assured

Means the **Sum Assured** for the **Benefit(s)** as set out in **Your Policy Schedule**.

Total Premium

Means the sum of the **Premium** and policy fee together with any applicable GST as specified in **Your Policy Schedule**.

SECTION B - TRAUMA COVER BENEFIT FEATURES

JURISDICTION AND CURRENCY	1		The laws of New Zealand apply to this Policy . The New Zealand courts have exclusive jurisdiction. All monetary amounts referred to in this Policy are expressed and payable in New Zealand dollars and include GST.
RESPONSIBILITY FOR TRUTHFULNESS	2	A	<p>When You apply for insurance with AIA New Zealand and when You make a claim on the Policy, You have a legal duty of disclosure to AIA New Zealand.</p> <p>The duty of disclosure means that:</p> <ol style="list-style-type: none">1. All the statements that You or any Life Assured make to AIA New Zealand (both written and oral), including the answers in:<ol style="list-style-type: none">a. the application;b. any claim made by You; andc. any other communication by You or any Life Assured with AIA New Zealand;must be complete, true and correct.2. You and any Life Assured must disclose everything that You or any Life Assured know, or could reasonably be expected to know, that is relevant to AIA New Zealand's decision whether:<ol style="list-style-type: none">a. to accept Your application for insurance, on what terms AIA New Zealand will accept it and how much it will cost; orb. to accept Your claim on the Policy.3. This duty of disclosure in relation to Your application for insurance continues from the time You complete the application until either:<ol style="list-style-type: none">a. the Policy Commencement Date or the date AIA New Zealand accepts Your application for insurance, whichever is later; orb. AIA New Zealand declines Your application for insurance.4. You and any Life Assured also have the same duty of disclosure to AIA New Zealand throughout the term of the Policy whenever You or any Life Assured communicate with AIA New Zealand and whenever You extend, vary or reinstate Your insurance.

IMPORTANT

If **You** or any **Life Assured** do not comply with **Your** duty of disclosure, **AIA New Zealand** may at its discretion do any or all of the following:

1. Decline any claim that **You** make;
2. Alter the terms of any **Benefits** under the **Policy**;
3. Remove any **Benefits** under the **Policy**;
4. Void **Your Policy** from the **Policy Commencement Date**;
5. Retain all **Premiums**, policy fees and recover any **Benefits** paid;
6. Terminate this **Policy**.

If You are not sure whether You are required to disclose a particular fact, please ask AIA New Zealand or Your insurance adviser.

- B** If the age of the **Life Assured** was misstated in the application, the amount payable under this **Policy** will be

adjusted to the amount that the **Premiums** would have purchased if the correct age had been disclosed.

PREMIUM RATES	3	No increase in Premium Rates will apply to this Policy as a result of change in the health, occupation or circumstances of the Life Assured . However, We have the right to review at any time and from time to time the Premium Rates and handling fees applicable to all Trauma Cover policies and to apply the reviewed rates and fees to this Policy at the commencement of the next Premium Guarantee Period .
PREMIUM PAYMENTS	4	<p>With Our agreement the annual Total Premium may be paid by equal fortnightly, monthly, quarterly or half-yearly instalments but with such handling fees as We shall determine from time to time. We may cancel this arrangement at any time in respect of future Total Premiums.</p> <p>You may apply to Us to change the Premium or Benefits attributable to this Policy. Subsequent to this, We may change the Premium and/or alter any Benefits under this Policy in accordance with this instruction.</p>
POLICY FEE	5	<p>We will charge You a policy fee, which forms part of Your Total Premium. The policy fee is used to pay the ongoing administration costs of this Policy. The policy fee is specified in Your Policy Schedule. We may change this policy fee from time to time. If this occurs any such change will be notified to You in writing.</p>
PERIOD OF ASSURANCE	6	<p>The term of this Policy and the period of assurance covered by each annual Total Premium, or instalment of annual Total Premium, terminate on the due date of the next annual Total Premium or instalment. A thirty (30) day grace period is allowed after the due date for payment of each Total Premium.</p> <p>This Policy will automatically terminate if the Total Premium is not paid before the expiration of the grace period. In such an instance this Policy can be reinstated subject to:</p> <ul style="list-style-type: none">• Our consent; and• such evidence of continued good health of the Life Assured as We may require; and• the payment of all Total Premiums in arrears together with such interest thereon as We may decide. <p>We may vary Your Benefits, charge additional Premiums or not allow You to reinstate the Policy if the health, occupation, financial position or pastimes of the Life Assured have changed.</p>
TERMINATION	7	<p>Unless previously terminated, this Policy shall terminate on the earliest of:</p> <p>A The anniversary of the Policy Commencement Date following the Life Assured attaining the age of seventy five (75).</p> <p>B Payment of the Trauma Cover Benefit.</p> <p>C Written notification of cancellation from You to Us at any time.</p> <p>D Non-payment of Total Premium as set out in Clause 6 "Period of Assurance" above.</p> <p>E Death of the Life Assured.</p>

CLAIMS	8	Written notice of a claim must be given to Us within ninety (90) days after the Diagnosis of any Critical Illness . Notice can be given by You or on Your behalf.
PROOF OF POSITIVE DIAGNOSIS	9	Written proof of Diagnosis of any Critical Illness must be furnished to Us within ninety (90) days after the date of such Diagnosis . Any expense incurred in providing due proof of a claim shall be borne by You . We shall have the right and opportunity to call for an examination of the Life Assured at Our expense when and as often as We may reasonably require during the assessment of a claim.
FORFEITURE OF PREMIUMS	10	If this Policy is avoided or is terminated under any of the terms and conditions of this Policy , all Total Premiums paid shall be absolutely forfeited to Us .
WORLDWIDE COVER	11	Cover under this Policy applies twenty-four (24) hours a day, anywhere in the world. If you are overseas during the period of a claim, Benefits will be paid in New Zealand currency.
ENTIRE CONTRACT	12	This Policy is the entire contract of insurance between You and AIA New Zealand . It comprises the following parts: <ul style="list-style-type: none"> • Your application for insurance; and • this Policy wording; and • the Policy Schedule; and • any other written notice that AIA New Zealand gives You; and • any written notice that You give Us.
TAX CHANGES	13	In the event of any changes in taxation after the Policy Commencement Date which affects the Benefits or Our liability, We may make such amendments or modifications to the Premium and Benefits and this Policy as We consider appropriate.
TRAUMA COVER BENEFITS PAYABLE WHERE MORE THAN ONE (1) LIFE ASSURED	14	If there is more than one (1) Life Assured shown on the Policy Schedule , We will pay the Trauma Cover Benefits for each Life Assured . The amount of the Benefit payable for a Critical Illness will be the Benefit payable for that person under this Policy . The Trauma Cover Benefit will end when all Lives Assured have suffered a Critical Illness , and to the extent a Trauma Cover Benefit is payable in respect to each of them, that Benefit has been paid.
GENERAL	15	<p>A This Policy does not participate in bonus distributions or acquire a cash surrender, loan or maturity value.</p> <p>B Where this Policy refers to an Act of Parliament, this includes any Regulations made under it. It also includes any Act or Regulations enacted in substitution.</p> <p>C Your life insurance Policy is part of the AIA New Zealand Statutory Fund, effective 1st September 2013. This is a requirement under the Insurance (Prudential Supervision) Act 2010, for policyholder protection.</p>
FREE LOOK PERIOD	16	To enable You to consider the Policy in detail You will have a free look period of fourteen (14) days after You receive Your Policy document. During this period, if You decide that the Policy does not suit Your needs then You may return it to Us and receive a full refund of all Total Premiums paid and the Policy will be cancelled.

NOTICES

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Should **You** write to **Us** about this **Policy**, **You** must send the letter to **Our** head office in New Zealand as notified by **Us** to **You** from time to time.

The postal address of **AIA New Zealand's** head office is:

AIA New Zealand
Private Bag 300981
Albany
AUCKLAND CITY 0752

The street address of **AIA New Zealand's** head office is:

AIA New Zealand
Level 15
5-7 Byron Avenue
Takapuna
AUCKLAND CITY 0622

SECTION C - TRAUMA COVER BENEFITS

BENEFIT

- 1** If the **Life Assured** is **Diagnosed** (as defined below) to be suffering from a **Critical Illness**, **We** will pay the Trauma Cover **Benefit** specified on the **Policy Schedule** (adjusted in accordance with this **Policy**) provided that:
- A** The Trauma Cover **Benefit Total Premium** has been paid.
- B** For those conditions underlined in paragraph D below, **We** will pay the **Benefit** after the **Policy Commencement Date** shown in the **Policy Schedule** provided that the **Life Assured** first suffers that condition at any time after ninety (90) days from the **Receipt of Application**, including any reinstatements and/or increases (other than **Consumer Price Index Increases**) of the **Policy**. To be covered, the **Critical Illness** condition must have first **Manifested** itself at least ninety (90) days from the **Receipt of Application**, including reinstatements and/or a commencement of a **Benefit**, or increase (other than **Consumer Price Index Increases**) of the **Policy**.
This provision is always subject to Clause 9 “Survival For At Least Fourteen (14) Days” below
- C** For those conditions not underlined in paragraph D below, **We** will pay the **Benefit** provided the **Life Assured** is still alive fourteen (14) days after the event causing the claim subject to the terms under Clause 9 “Survival For At Least Fourteen (14) Days” below. To be covered, the **Critical Illness** condition must have first **Manifested** itself after the **Policy Commencement Date** shown in the **Policy Schedule**, or the date of any reinstatement, commencement of a **Benefit**, or increase (other than **Consumer Price Index Increases**) of the **Policy**.
- D** The **Critical Illness** is one (1) of the following illnesses included within the definition of **Critical Illness** set out in Clause 3 “**Critical Illness**” under Section D “Trauma Cover **Benefit Definitions**”:
- Accidentally Acquired HIV
 - Advanced Acquired Immunodeficiency Syndrome (AIDS)
 - Advanced Diabetes
 - Alzheimer's Disease
 - Angioplasty
 - Aplastic Anaemia
 - Benign Brain or Spinal Cord Tumour
 - Blindness
 - Cardiac Defibrillator Insertion
 - Cardiomyopathy
 - Chronic Liver Failure
 - Chronic Lung Disease
 - Cognitive Impairment
 - Coma
 - Coronary Artery Bypass Surgery
 - Creutzfeldt-Jakob Disease
 - Critical Cancer
 - Dementia
 - Encephalitis
 - Heart Attack
 - Heart Valve Replacement
 - Heart Valve Surgery
 - Intensive Care Treatment

- Kidney Failure
- Loss of Independence
- Loss of one limb
- Loss of use of Limbs and Sight of one eye
- Major Head Trauma
- Major Organ Transplant
- Malignant Melanoma
- Meningitis and/or Meningococcal Disease
- Motor Neurone Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Out of Hospital Cardiac Arrest
- Pacemaker Insertion
- Paralysis (Quadriplegia, Paraplegia, Diplegia, Hemiplegia)
- Parkinson's Disease
- Percutaneous Repair of the abdominal aorta
- Peripheral Neuropathy
- Permanent Loss of Hearing
- Permanent Loss of Speech
- Pneumonectomy
- Prostate Cancer
- Pulmonary Arterial Hypertension (Primary)
- Rheumatoid Arthritis
- Serious Burns
- Severe Burns
- Severe Inflammatory Bowel Disease
- Severe Osteoporosis
- Stroke
- Surgery to Aorta
- Systemic Lupus Erythematosus
- Systemic Sclerosis
- Terminal Illness
- Triple Vessel Angioplasty

MEDICAL ADVANCEMENTS

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If the medical diagnostic techniques and investigations used in **Critical Illnesses** definitions have been superseded due to medical advancements, **We** will consider other appropriate and medically recognised methods or tests that conclusively **Diagnose** the condition to at least the same severity.

The following requirements must be met for a claim to be considered:

- The new diagnostic techniques and investigations are not experimental and are medically necessary and medically equivalent or superior to the original diagnostic technique or investigation.
- Any new diagnostic techniques and investigations must be deemed medically acceptable based on medical standards and medically recognised in Australia or New Zealand by a **Registered Medical Specialist**.

PREMIUM	3	<p>The annual Total Premium (or instalment) is payable for the entire duration of the Benefit.</p> <p>If the Policy Schedule shows You have selected a Level Premium option for the first three (3) years from the Policy Commencement Date, We will guarantee not to increase Your Premium Rates.</p> <p>After the three (3) year Premium Guarantee Period ends, Your Policy may be subject to any increase in AIA New Zealand's underlying Premium Rates.</p> <p>At the end of the selected Level Premium period the Premium will be recalculated based on the age of the Life Assured.</p> <p>Subsequent Level Premiums will be recalculated at each Policy Anniversary Date based on the age of the Life Assured.</p> <p>Or</p> <p>If the Policy Schedule shows that you have selected a one (1) Year Premium Step option, Your Trauma Cover Benefit Premium specified in the Policy Schedule will be recalculated at the expiration of the initial and subsequent Premium Guarantee Periods, based on the age of the Life Assured on their next birthday.</p>
INFLATION ADJUSTED BENEFIT OPTION	4	<p>If the Policy Schedule shows You have selected the Inflation Adjusted Benefit option, the Trauma Cover Benefit will increase on each anniversary of the Policy Commencement Date by an amount equal to the Consumer Price Index Increase for the year ended 30 September for which figures are available at the date the Sum Assured is to be increased. You may decline any Consumer Price Index Increase.</p> <p>This option expires upon termination of the Policy in accordance with Clause 7 "Termination", Section B.</p>
LEVEL BENEFIT OPTION	5	<p>If the Policy Schedule shows that You have selected the Level Benefit option, the Trauma Cover Benefit will remain at the amount specified on the Policy Schedule.</p>
LEVEL INDEXED BENEFIT OPTION	6	<p>If the Policy Schedule shows that You have selected the Level Indexed Benefit option, the Trauma Cover Benefit will increase on each anniversary of the Policy Commencement Date by the percentage amount shown on the Policy Schedule.</p> <p>This option expires upon termination of the Policy in accordance with Clause 7 "Termination", Section B. This Benefit will expire on the Policy Anniversary Date after the Life Assured reaches seventy (70) years old.</p>
OPTIONAL WOMAN'S ADDITIONAL CANCER BENEFIT	7	<p>If the Policy Schedule shows that You have selected the Woman's Additional Cancer Benefit option a Woman's Additional Cancer Benefit may be paid to You in respect of the Life Assured. Such a Benefit will be limited to 25% of the Sum Assured or \$75,000 whichever is the lesser.</p> <p>Payment of this Benefit will result in an equal reduction in the Trauma Cover Benefit under this Policy. This Benefit provides cover for carcinoma-in-situ of the cervix, vagina,</p>

vulva, fallopian tubes and ductal carcinoma-in-situ of the breast as defined in Clause 4 "Optional Woman's Additional Cancer **Benefit**" under Section D of this **Policy**.

We will pay the **Benefit** provided the **Life Assured** first suffers that condition at any time after one hundred and eighty (180) days from the **Policy Commencement Date** shown in the **Policy Schedule**, or the date of any reinstatement or increase (other than **Consumer Price Index Increases**). This is always subject to Clause 9 "Survival For At Least Fourteen (14) Days" below.

The Reinstatement Option under Clause 17 applies to the Optional Women's Additional Cancer **Benefit**, subject to the **Life Assured** satisfying the terms of Clause 17.

RENEWAL	8	The Trauma Cover Benefit may be renewed up to the anniversary of the Policy Commencement Date following the Life Assured attaining age seventy five (75).
SURVIVAL FOR AT LEAST FOURTEEN (14) DAYS	9	A Trauma Cover Benefit will not be paid if the Life Assured dies as a result of a Critical Illness event within the fourteen (14) day period following the date of Diagnosis of the Critical Illness event.
BUSINESS INCREASE OPTION	10	<p>The Policy Owner(s) may apply for an increase in the Sum Assured without further evidence of health subject to the following conditions:</p> <p>A We must receive a written request signed by all Policy Owner(s) within ninety (90) days of the applicable business event occurring.</p> <p>B You must satisfy Us that the value of the Life Assured's financial interest is at least equal to the requested increase to the amount of cover. You must include:</p> <ul style="list-style-type: none"> • A valuation of the business or valuation of the Life Assured to the business (as provided by an independent qualified accountant or business valuer); and/or • Evidence of the loan guarantee, and any other contractual or financial evidence We may request. <p>Any increase request's calculation method must be consistent with that adopted in the Policy application.</p> <p>C If You do not increase Your insurance by the full amount identified in a review of insurance requirements, You may not defer the potential increase to a later review.</p> <p>D The option to increase the Sum Assured must be exercised before the option expiry date (see Clause 11 "Expiry of Business Increase Option" below).</p> <p>E The maximum increase in the Sum Assured for Trauma Cover will be the lesser of five (5) times the Sum Assured at the Policy Commencement Date shown in the Policy Schedule, or the stated maximum increase as indicated on the Policy Schedule.</p> <p>F Any increase is subject to approval by Us.</p> <p>G Any increase in the Sum Assured will require an additional Premium, the amount of which will be dependent on the current Premium Rates for the type of cover at the date the increase in Sum Assured is effected.</p> <p>H Only one (1) increase can be made each year.</p>

EXPIRY OF BUSINESS INCREASE OPTION	11	<p>The Business Increase Option will expire on the earliest of the following:</p> <ul style="list-style-type: none"> • The date We receive Your written request to cancel the Benefit. • The maximum increase limit for the Sum Assured has been reached for the applicable Benefit. • If You are entitled to make a claim or We have paid a claim under this Trauma Cover Benefit. • The anniversary of the Policy Commencement Date ten (10) years after the later of: <ul style="list-style-type: none"> • The commencement date of the Business Increase Option. • The last increase using the Business Increase Option We approved. • Non-payment of the Total Premium as set out in Period Of Assurance Section B, Clause 6. • The Policy Anniversary following the Life Assured attaining age sixty five (65). • The Life Assured's death.
PAYMENT OF STANDALONE BENEFIT	12	<p>If the Policy Schedule shows that You have selected a Standalone Benefit, this Benefit will be cancelled when We make payment of the Trauma Cover Benefit.</p>
PAYMENT OF ACCELERATED BENEFIT	13	<p>If the Policy Schedule shows that You have selected an Accelerated Benefit Your Life Cover Benefit will be reduced by the amount of the Accelerated Benefit paid. Any other Accelerated Benefit on Your Policy Schedule will be reduced to the new Life Cover Benefit. If as a result of the payment of the Accelerated Benefit the Life Cover Benefit is reduced to nil the Life Cover Benefit and any remaining Accelerated Benefits on Your Policy Schedule will be terminated.</p>
BUYBACK LIFE COVER OPTION	14	<p>If the Policy Schedule shows that You have selected an Accelerated Trauma Cover Benefit and a claim has been paid for any of the following covered conditions, the relevant wait period is six (6) months from the date the Accelerated Trauma Cover claim was paid:</p> <ul style="list-style-type: none"> • Paraplegia, Quadriplegia, Diplegia and Hemiplegia • Parkinson's Disease • Alzheimer's Disease • Dementia • Blindness • Loss of use of Limbs and Sight of one eye • Multiple Sclerosis • Permanent Loss of Hearing. <p>If a claim has been paid for any of the other covered conditions set out in (Section D, Clause 3), the relevant wait period is twelve (12) months from the date the Accelerated Trauma Cover claim was paid.</p> <p>After the relevant wait period you may effect Life Cover with Us under a Policy or Policies, without needing to provide evidence of health of the Life Assured, for a sum not exceeding the claim amount paid under the Accelerated Trauma Cover Benefit. The Life Cover will be based on the</p>

age of the **Life Assured** and **Our Premium Rates** at the time, and will be subject to any loadings or restrictions (if any) which apply to this **Policy**. The Life Cover will not be eligible for the Inflation Adjusted **Benefit** option or Business Increase Option or the Level Indexed **Benefit** Option.

The option must be exercised within sixty (60) days of the relevant wait period of the payment of the Trauma Cover claim, failing which, the option to effect such covers shall lapse.

This option is also available in the event of an Angioplasty claim being made.

In order to exercise this option, the **Policy Owner(s)** must make the request in writing to **Us**.

REINSTATEMENT OPTION

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What is the Reinstatement Option?

If the **Policy Schedule** shows **You** have selected the Reinstatement Option, on the first anniversary of the payment of a Trauma Cover claim, **You** may reinstate the Trauma Cover **Benefit** and where applicable, the Optional Women's Additional Cancer **Benefit** with **Us** under a **Policy** or **Policies**, without needing to provide evidence of health of the **Life Assured**, for a sum assured not exceeding 100% of the claim amount paid under the Trauma Cover **Benefit**.

What conditions apply to cover reinstated under the Reinstatement Option?

- The reinstated **Benefit(s)** will be issued based on the information provided at the time **You** exercise the option, together with the information provided in the original application.
- The terms and conditions of the reinstated **Benefit(s)** will be those which are offered by **Us** at the time of reinstatement.
- The reinstated **Benefit(s)** may require an increase in **Premium**. The **Premium** will be based on the age of the **Life Assured** and **Our Premium Rates** at the time of reinstatement and will be subject to any loadings or restrictions (if any) which apply to the original **Policy**.
- If the original Trauma Cover claim was for either **Critical Cancer, Stroke** (as defined in Clause 3 "**Critical Illness**" under Section D "Trauma Cover **Benefit** Definitions"), or a **Heart Condition**, a discount will apply to the **Premium** on the reinstated **Benefit**.
- This option must be exercised within sixty (60) days of the first anniversary of the payment of the Trauma Cover claim, failing which, the option to effect such cover on that anniversary shall lapse.
- In order to exercise this option, **You** must sign the declaration in the Reinstatement Offer letter and return it to **Us**.
- The reinstated **Benefit(s)** will not be subject to the Inflation Adjusted **Benefit** Option, Special Events Increase Option or the Level Indexed **Benefit** Option.

- **You** cannot exercise this Reinstatement Option where a Trauma Claim payment has been made for any partial or **Advance Payment**.
- Any special terms or exclusions that applied to the original **Policy** will also apply to the reinstated **Benefit(s)**.
- If the **Policy Schedule** shows that **You** had selected the Optional Women's Additional Cancer **Benefit** at the time of the first Trauma Cover claim, this **Benefit** can be reinstated alongside the original Trauma Cover **Benefit**, except where **You** have previously had an eligible claim under the Optional Women's Additional Cancer **Benefit**.

No claim will be paid in respect of the reinstated Trauma Cover **Benefit** for:

- a) A **Critical Illness** that occurs prior to the cover being reinstated.
- b) A **Critical Illness** which:
 - arises in connection with;
 - is a complication of;
 - results from;
 - is a consequence of;
 - is a complication of treatment for;
 a **Critical Illness** event for which **We** paid a claim under the original Trauma Cover **Benefit**.
- c) The same **Critical Illness** for which **We** have paid a claim under Trauma Cover **Benefit** for the **Life Assured**, unless the second claim event is for **Critical Cancer, Malignant Melanoma, or Prostate Cancer**, and meets all of the following:
 - arises in a different organ system as the original cancer;
 - is not considered by the treating oncologist as likely to be secondary of the original cancer;
 - is an unrelated or different type of cancer.
- d) Any **Heart Condition** if the original claim was for either a **Heart Condition** or Stroke (as defined in Clause 3 "Critical Illness" under Section D "Trauma Cover **Benefit** Definitions" below), except where the claim in respect of the reinstated Trauma Cover **Benefit** is for Heart Valve Replacement, Heart Valve Surgery, or Pulmonary Arterial Hypertension (Primary), and these illnesses have not previously been claimed for; and are not considered as likely to be secondary or directly resulting from the original **Critical Illness**.
- e) Stroke (as defined in Clause 3 "Critical Illness" under Section D "Trauma Cover **Benefit** Definitions" below) or any condition directly resulting from a Stroke, if the original claim was for a **Heart Condition**, except where the original claim was for Heart Valve Replacement, Heart Valve Surgery, or Pulmonary Arterial Hypertension.
- f) Any exclusion which applied to the original Trauma Cover **Benefit**.

GUARANTEED PASS BACK OF BENEFIT ENHANCEMENTS	16	<p>If We make future enhancements to Our Policy wordings We will pass back the enhanced benefit, feature and/or condition automatically to You.</p> <p>The enhanced benefit, feature and/or condition will only apply to claimable events which occur after the date We pass back the enhanced benefit, feature and/or condition to You.</p> <p>Any underwriting exclusion or special terms that apply to this Policy will not be altered by any enhanced benefit, feature and/or condition.</p> <p>This Benefit is to ensure that You are not disadvantaged as a result of the enhanced benefit, feature and/or condition. If You are inadvertently disadvantaged in anyway then the previous Policy wording will apply.</p>
TOTAL AND PERMANENT DISABILITY BENEFIT OPTION	17	<p>If the Policy Schedule shows that You have selected the Total and Permanent Disability Benefit option, then one (1) of the following conditions will be covered under this Benefit.</p> <p>If the Policy Schedule shows You have selected the “any occupation” option the definition is:</p> <p>A The Life Assured being absent from his or her immediate pre-disability Employment as a result of injury or illness for a period of three (3) consecutive months and is so disabled that in Our opinion, after consideration of medical evidence satisfactory to Us, that he or she is unlikely ever to engage in work in any occupation for reward that he or she is reasonably qualified by education, training or experience which would remunerate at a rate greater than 25% of his or her earnings over the last twelve (12) consecutive months period of employment.</p> <p>Or</p> <p>B If the Policy Schedule shows You have selected the “own occupation” option the definition is: The Life Assured being absent from his or her immediate pre-disability Employment as a result of injury or illness for a period of three (3) consecutive months and is so disabled that in Our opinion, after consideration of medical evidence satisfactory to Us, is unlikely to ever resume work in or ever attend to his or her Usual Occupation.</p> <p>This Total and Permanent Disability Benefit expires on the Life Assured’s sixty fifth (65) birthday.</p>
RETURN TO HOME BENEFIT	18	<p>We will pay a Return To Home Benefit if the Life Assured is outside of New Zealand and suffers, for the first time, a Critical Illness.</p> <p>The Return To Home Benefit will reimburse the cost of a standard economy flight back to New Zealand for the Life Assured and one (1) support person.</p> <p>You will need to provide evidence of the transport costs satisfactory to Us before a claim under the Return To Home Benefit will be paid.</p> <p>In total the maximum We will pay over the life of the Policy under the Return To Home Benefit is \$10,000. A Return To Home Benefit is paid in addition to the Trauma Cover Benefit.</p> <p>No payment will be made if the Life Assured is covered for the same event with a travel insurance provider.</p>

**STAND ALONE
CONVERSION
OPTION**

19

You may convert Stand Alone Trauma cover to Accelerated Trauma Cover with an equal amount of Life Cover without any further medical evidence provided that:

- a. The **Life Assured** was not accepted on special terms and/or with additional exclusions and/or with a premium loading; and
- b. This option is exercised at least five (5) years prior to the expiry date of this **Policy**; and
- c. The age of the **Life Assured** does not exceed sixty (60) years of age at the **Date of Conversion**; and
- d. The **Life Assured** has not made a claim and is not eligible to claim under their Stand Alone Trauma **Policy**. For the sake of clarity this includes any claim currently under assessment; and
- e. The Accelerated Trauma **Sum Assured** does not exceed the Stand Alone Trauma **Sum Assured**; and
- f. The Life Cover **Sum Assured** does not exceed the Accelerated Trauma Cover **Sum Assured**.

The **Premium** for the conversion will be based on the age of the **Life Assured** and **Our Premium Rates** at the time this option is exercised.

If a claim is payable under the Accelerated Trauma Cover **Benefit**, this is subject to Section C, Clause 9 "Survival For At Least Fourteen (14) Days".

If the death of the **Life Assured** occurs within three (3) months of the **Date of Conversion**, other than by Accidental Death, then this conversion is void and the Stand Alone Trauma Cover **Benefit** will be reinstated from the **Date of Conversion**.

Date of Conversion means the later of the effective date or the actual date from which **We** receive the increased premium for the Life Cover and Accelerated Trauma Cover.

Accidental Death means death which is the result of external or internal bodily injury caused directly by violent external visible means, not attributable to any other event.

The BuyBack Life Cover **Benefit** does not apply to Life Cover issued under the Stand Alone Conversion Option. This option is not available for a **Life Assured** under the age of Sixteen (16).

**CONVERSION
OPTION**

20

You may at any time prior to the **Life Assured** reaching age sixty five (65):

- A** Convert all or part of the Trauma Cover **Benefit** from the **Premium** specified in **Your Policy Schedule** to a Level **Premium** structure. The Trauma Cover **Benefit** under this **Policy** will be reduced by the amount of insurance so converted; or
- B** Convert a Level **Premium** Term to a further Level **Premium** Term, of which duration may be the same or less than current Level **Premium** term.

We will not require **You** or the **Life Assured** to produce further medical evidence at the time of conversion. The terms

and conditions of the new **Policy** will be those which are then offered by **Us** to the general public. **Premiums** will be calculated on the current age of the **Life Assured**. Any loading(s) and/or exclusion(s) that applied to **Your** existing Trauma Cover **Benefit** will apply to **Your** new Trauma Cover **Benefit**.

**FINANCIAL
PLANNING AND
LEGAL BENEFIT**

21

Upon payment of a full Trauma Cover **Benefit**, **We** will pay an additional lump sum of \$1,000 to the **Policy Owner** for the purposes of seeking financial planning and/or legal advice. Only one (1) Financial Planning and Legal **Benefit** payment per **Life Assured** will be made regardless of the number of additional **Policies** held with **Us**.

**COUNSELLING
BENEFIT**

22

Upon payment of a full Trauma Cover **Benefit**, and after referral by a **Registered Medical Specialist** **We** will reimburse up to \$2,500 to cover the cost of a Psychiatrist or Psychologist consultation and/or counselling for the **Life Assured** and/or a **Close Relative** of the **Life Assured** where the support treatments and/or consultations directly relates to the claim, subject to the following conditions:

- You must pay for the consultation and/or counselling within three (3) months following AIA New Zealand paying the Trauma Cover Benefit claim;
- You must provide Us with a receipt for the consultation and/or counselling You are claiming.

Only one (1) Counselling **Benefit** payment per **Life Assured** will be made regardless of the number of additional **Policies** held with **Us**. This is in addition to the **Sum Assured**.

**SEVERE ILLNESS OR
INJURY**

23

If the **Life Assured** suffers a medical condition that does not satisfy any condition leading to either a full or partial claim under this **Policy** and it is deemed medically necessary to:

- undergo **Major Invasive Surgery**; or
- be treated using **Major Interventional Treatment**;

which results in hospital admission to:

- an intensive care unit for a period greater than 48 continuous hours; or
- a **High Dependency Unit** for a period greater than 96 continuous hours;

and the **Life Assured** is unable to perform at least one (1) **Activity of Daily Living** for a continuous period of ninety (90) days from first being admitted into the intensive care unit or **High Dependency Unit** (as applicable) as certified by a **Registered Medical Specialist**.

A medical condition arising from alcohol or drug abuse or other self-inflicted means is specifically excluded.

This **Benefit** does not apply to any condition specifically excluded in this **Policy** or where an underwriting exclusion has been applied.

Major Invasive Surgery – an invasive procedure occurring in a hospital operating theatre involving the incision, excision, manipulation, or suturing of tissue, under general

anaesthesia, spinal anaesthesia or epidural. Elective cosmetic procedures are excluded.

Major Interventional Treatment – non-surgical procedures or treatments initiated to treat the claimed medical condition including but not limited to: stereotactic radiosurgery, laser therapy, ultrasonic aspiration, chemotherapy, or radiotherapy. Pharmaceutical therapies administered outside of a clinical setting are excluded.

High Dependency Unit - A specially staffed and equipped section of an intensive care complex that provides a level of care intermediate between intensive care and general ward care. Patients may be admitted to the high dependency unit:

- from the intensive care unit as a step-down prior to transfer to the ward; or
- directly from the ward, recovery or emergency areas.

EXCLUSIONS

24

The Trauma Cover **Benefit** will not be paid if the **Critical Illness** directly or indirectly was caused by or resulted from self-inflicted injury, whether the **Life Assured** is sane or insane

Exclusions specific to the optional Women's Additional Cancer **Benefit**;

- Lobular Carcinoma-in-situ (LCIS) of the breast is specifically excluded.
- No **Benefit** will be paid if the condition is first **Diagnosed** within the first six (6) months of **Benefit** inception.
- Prophylactic breast surgery, for instance, as a result of family history of breast cancer, is excluded.
- Tumours that are a reoccurrence or a metastasis of a tumour that first occurred within the one hundred and eighty (180) day qualifying period.

SECTION D - TRAUMA COVER BENEFIT DEFINITIONS

DIAGNOSIS & DIAGNOSED	1	<p>Shall mean the first definitive Diagnosis made in writing by a Registered Medical Specialist, based upon such specific evidence, as referred to in Clause 3 "Critical Illness" below in the definition of the relevant Critical Illness or, in the absence of such specific evidence, based upon radiological, clinical, histological or laboratory evidence acceptable to Us. Where specified in the definition of a Critical Illness, specialist Diagnosis must be obtained.</p> <p>In the event of any doubt regarding the appropriateness or correctness of the Diagnosis, We shall have the right to call for an examination at Our expense, of either the Life Assured or the evidence used in arriving at such Diagnosis, by an independent acknowledged expert in the field of medicine concerned selected by Us and the opinion of such expert as to such Diagnosis shall be binding on You, the Life Assured and Us.</p>
ADVANCE PAYMENT	2	<p>For some Critical Illnesses referred to Clause 3 "Critical Illness", We will pay the lesser of 25% or \$75,000 if the Life Assured meets the Advance Payment criteria. The Advance Payment criteria are specified under the sub-heading Advance Payment below the applicable Critical Illness.</p> <p>Payment of this Advance Payment will result in an equal reduction in the Trauma Cover Benefit under this Policy. No Advance Payment will be paid for the same Critical Illness for which the Life Assured has already been paid a Benefit, unless specifically included.</p>
CRITICAL ILLNESS	3	<p>Shall mean any illnesses, as defined below:</p> <p>ACCIDENTALLY ACQUIRED HIV Accidental HIV Infection means infection with the human immunodeficiency virus (HIV) acquired by accident or violence during the course of the Life Assured's normal occupation or through the medium of a blood transfusion, transfusion of blood products, organ transplant, assisted reproduction technique or other medical procedure or operation performed by a doctor or at a recognised medical facility. Sero-conversion evidence of the HIV infection must occur within six (6) months of the accident. HIV infection transmitted by any other means, including but not limited to sexual activity or non-medical intravenous drug use, is not Accidental HIV Infection under the Policy. Any accident giving rise to a potential claim must be reported to Us within thirty (30) days and be supported by a negative HIV antibody test taken within seven (7) days after the accident. We must be given access to test independently all blood samples used, if We require. We retain the right to take further independent blood tests or other medically accepted HIV tests.</p> <p>ADVANCED ACQUIRED IMMUNODEFICIENCY SYNDROME (AIDS) The Life Assured has been unequivocally diagnosed by an appropriate Registered Medical Specialist with Acquired Immunodeficiency Syndrome in the clinical setting, evidenced by the presence of HIV infection with a persistent</p>

CD4 cell count of less than 200/ul despite appropriate continuous antiretroviral therapy.
There must be an associated **AIDS** defining illness with **AIDS** resulting in at least one of the following:

- Kaposi's Sarcoma or Lymphoma.
- Pneumocystis Carinii infection, cryptococcal infection or any other opportunistic infection of the lungs or nervous system.
- Tuberculosis or other mycobacterium infection at any site.
- Progressive multifocal leukoencephalopathy.
- HIV Encephalopathy.
- HIV wasting syndrome characterised by more than 10% weight loss, chronic intractable diarrhoea and chronic candidiasis of the respiratory tract or gastrointestinal tract.

ADVANCED DIABETES

The **Life Assured**:

1. Has been unequivocally **Diagnosed** for the first time as suffering from insulin dependent diabetes mellitus Type 1 after the age of thirty (30) by a **Registered Medical Specialist**; or
2. Suffers severe diabetes mellitus, either insulin or non-insulin dependent, as certified by a **Registered Medical Specialist** and resulting in at least one of the following:
 - Severe diabetic retinopathy resulting in visual acuity uncorrected and corrected of 6/36 or worse in both eyes; or
 - Severe diabetic neuropathy causing motor and/or autonomic impairment; or
 - Diabetic gangrene leading to surgical intervention; or
 - Severe diabetic nephropathy causing chronic irreversible stage 4 renal impairment.

ALZHEIMER'S DISEASE

Alzheimer's Disease means the unequivocal **Diagnosis** of Alzheimer's disease due to failure of the brain function with significant cognitive impairment for which no other recognisable cause has been identified as confirmed by a Consultant Neurologist and resulting in the continual supervision of the **Life Assured** or the **Life Assured** is unable to perform one (1) or more **Activity of Daily Living**. Significant cognitive impairment means deterioration or loss of intellectual capacity as measured by clinical evidence and standardised testing.

Advance Payment: will be made on the unequivocal **Diagnosis** of **Alzheimer's Disease** by a Consultant Neurologist

ANGIOPLASTY

A **Benefit** in respect of **Angioplasty** may be paid to **You** in respect of the **Life Assured**. Such **Benefit** will be limited to 25% of the **Sum Assured** or \$75,000 whichever is the lesser.

Payment of this **Benefit** will result in an equal reduction in the Trauma Cover **Benefit** under this **Policy**.

Angioplasty means the actual undergoing of coronary artery angioplasty that is considered necessary by a cardiologist to correct a narrowing or blockage of one (1) or more coronary arteries.

APLASTIC ANAEMIA

Aplastic Anaemia means permanent bone marrow failure that results in anaemia, neutropenia and thrombocytopenia requiring treatment by at least one (1) of the following:

- blood product transfusions;
- marrow stimulating agents;
- immunosuppressive agents;
- bone marrow transplantation; or
- haemopoietic stem cell transplantation.

BENIGN BRAIN OR SPINAL CORD TUMOUR

Means a non-cancerous tumour in the brain, cranial nerves, meninges or spinal cord which:

- a. produces neurological or spinal (as appropriate) damage and functional impairment which an appropriate **Registered Medical Specialist** considers to be permanent; or
- b. it is deemed appropriate and medically necessary to be:
 - treated using major interventional treatment such as chemotherapy, radiotherapy, laser therapy, ultrasonic aspiration or any other major invasive neurological techniques necessary for the therapeutic management of the tumour; or
 - removed through surgery (whether it is able to be removed or not).

The presence of the underlying tumour must be confirmed by CT Scan, MRI or other imaging studies. Excluded are cysts, granulomas, cholesteatomas, malformations in or of the arteries or veins of the brain, haematomas, tumour in the pituitary gland unless it is sufficiently large that:

- it requires open craniotomy to remove it; or
- in the opinion of an appropriate **Registered Medical Specialist**, there is significant and permanent neurological damage such as visual field defects.

BLINDNESS

Blindness means that as a result of disease or accident and certified by an ophthalmologist, the:

- a. visual acuity on the Snellen Scale after correction by suitable lenses is less than 6/60 in both eyes; or
- b. field of vision is constricted to 20 degrees or less of arc around central fixation in the better eye irrespective of corrected visual activity (equivalent to 1/100 white test object); or
- c. combination of visual defects results in the same degree of vision impairment as that occurring in (a) or (b) above.

Advance Payment will be made on the unequivocal **Diagnosis** that all sight is likely to be lost within the next twelve (12) months by an appropriate **Registered Medical**

Specialist or the total and irreversible loss of all sight in one eye.

CARDIAC DEFIBRILLATOR INSERTION

Cardiac Defibrillator Insertion means the permanent insertion of an automatic implantable defibrillator after the occurrence of ventricular tachycardia or ventricular fibrillation.

Such **Benefit** will be limited to 25% of the **Sum Assured** or \$75,000, whichever is the lesser, across all policies where AIA New Zealand Limited is the insurer.

The **Benefit** is not payable if the **Life Assured** qualifies for a claim payment under another cardiac condition across all policies where AIA New Zealand Limited is the insurer.

Payment of this **Benefit** will result in an equal reduction in the Trauma Cover **Benefit** under this **Policy**.

CARDIOMYOPATHY

Cardiomyopathy means a condition of impaired ventricular function of variable aetiology resulting in permanent physical impairment to the degree of at least Class III (three) of the New York Heart Association classification of cardiac impairment.

Advance Payment will be made on the unequivocal **Diagnosis** of **Cardiomyopathy** by an appropriate **Registered Medical Specialist**.

CEREBRAL ANEURYSM

Means a **Cerebral Aneurysm** of any size where the intracranial aneurysm is confirmed by an appropriate **Registered Medical Specialist** and has been treated surgically via clipping or endovascular surgery.

This requires evidence of:

- acute onset of new objective neurological signs and symptoms; and
- evidenced by neuro-imaging changes consistent with the signs and symptoms.

Only one claim can be made for this partial payment per **Life Assured** for the duration of this **Policy**, regardless of the number of cerebral aneurysms suffered.

Such **Benefit** will be limited to 25% of the **Sum Assured** or \$75,000, whichever is the lesser, across all policies where AIA New Zealand Limited is the insurer.

Payment of this **Benefit** will result in an equal reduction in the Trauma Cover **Benefit** under this **Policy**.

CHRONIC LIVER FAILURE

Chronic Liver Failure means an unequivocal **Diagnosis** of end stage liver failure as certified by an appropriate **Registered Medical Specialist**, together with one (1) of the following conditions:

- permanent jaundice,
- ascites,
- hepatic encephalopathy.

Advance Payment will be made on the unequivocal **Diagnosis** of irreversible **Chronic Liver Failure** by an appropriate **Registered Medical Specialist**.

CHRONIC LUNG DISEASE

Chronic Lung Disease means irreversible chronic lung disease as confirmed by a **Registered Medical Specialist** on the basis of respiratory function tests and which satisfies any one of the following criteria:

- Type I respiratory failure defined as O₂ <60mm hg; or
- Type 2 respiratory failure defined as CO₂ >45mm hg; or
- the provision of home oxygen therapy according to clinical practice guidelines for hypoxia O₂ <55mm hg (or 60mm hg in the presence of pulmonary hypertension); or
- FEV₁ <35% predicted; or
- DLCO (diffusing capacity or gas transfer) < 40% predicted; or

As a result of **Chronic Lung Disease** the total and irreversible inability of the **Life Assured** to perform at least one (1) of the **Activities of Daily Living** without the assistance of another adult person as certified by an appropriate **Registered Medical Specialist**.

COGNITIVE IMPAIRMENT

Cognitive Impairment means a permanent deterioration or loss of intellectual capacity that requires the **Life Assured** to be under continual care and supervision by someone else for at least four (4) hours per day, as certified by an appropriate **Registered Medical Specialist**.

COMA

Coma means a definite **Diagnosis** of a state of unconsciousness resulting in the following for at least 72 hours:

- A documented Glasgow Coma Score of 7 or less; and
- The use of a life support system.

Coma as a result of alcohol, drug or substance abuse is excluded.

CORONARY ARTERY BYPASS SURGERY

Coronary Artery Bypass Surgery means the actual undergoing of surgery to correct the narrowing or blockage of one (1) or more coronary arteries with bypass grafts for the first time, due to disease of those arteries. The operation must be considered necessary by a Specialist Cardiologist. Non-surgical techniques such as **Angioplasty**, catheter based techniques, laser or other intra-arterial procedures are excluded.

CREUTZFELDT-JAKOB DISEASE

Means the unequivocal **Diagnosis** of **Creutzfeldt-Jakob Disease** by an appropriate **Registered Medical Specialist**, with signs and symptoms of cerebellar dysfunction, severe progressive dementia, uncontrolled muscle spasm, tremor and athetosis resulting in the requirement for permanent and continual medical supervision.

CRITICAL CANCER

Critical Cancer means the presence of one (1) or more malignant tumours, characterised by the uncontrolled growth and spread of malignant cells and the invasion of tissue, provided the **Diagnosis** is unequivocal as confirmed by histopathology.

This includes leukaemia, lymphomas, Hodgkin's disease, malignant bone marrow disorders but excludes the following tumours:

- Malignant Melanoma which are less than less than 1.0mm maximum thickness as determined by histological examination based on Breslow thickness unless the melanoma is graded higher than Clark Level 2 depth of invasion or has evidence of ulceration as determined by histological examination; or
- All other types of skin cancers unless there is evidence of metastases; or
- Intraepithelial neoplasia (including CIN, VIN, PIN, and AIN of the urogenital tract); or
- Low grade dysplasia and high grade dysplasia (including LSIL cervix, HSIL cervix and dysplastic lesions of other organs); or
- CIS or carcinoma-in-situ, including intraepithelial carcinoma, non-infiltrating carcinoma, non-invasive carcinoma and pre-invasive carcinoma; unless treated by **Radical Surgery**, chemotherapy, radiotherapy or immunotherapy. This procedure must be the appropriate and necessary treatment as recommended by an appropriate **Registered Medical Specialist** and undertaken specifically to arrest the spread of malignancy. Chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells. Adjuvant endocrine manipulation therapy and hormonal manipulation therapy are excluded; or
- All tumours of the prostate histologically classified as having a Gleason score less than 6 or less than TMN classification T2. **We** will allow cover for Prostate tumour classified as TNM classification T1 (all categories) or of an equivalent classification if the tumour is confirmed by histological examination and requires the **Life Assured** to undertake major interventionist therapy including radiotherapy, brachytherapy, chemotherapy, biological response modifiers or any other major treatment, or if the tumour is completely untreatable.

DEMENTIA

Dementia means the unequivocal **Diagnosis** of Dementia due to failure of the brain function with significant cognitive impairment for which no other recognisable cause has been identified as confirmed by a Consultant Neurologist and resulting in the continual supervision of the **Life Assured** or the **Life Assured** is unable to perform one (1) or more **Activities of Daily Living**.

Significant cognitive impairment means deterioration or loss of intellectual capacity as measured by clinical evidence and standardised testing.

Advance Payment: will be made on the unequivocal **Diagnosis** of **Dementia** by a Consultant Neurologist.

ENCEPHALITIS

Encephalitis means the severe inflammatory disease of the brain resulting in neurological deficit causing:

- At least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 6th edition, or an equivalent guide to impairment approved by **Us**; or
- A total and irreversible inability to perform at least one (1) **Activity of Daily Living** without the assistance of another adult person.

HEART ATTACK

Heart Attack (myocardial infarction) means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The **Diagnosis** must be confirmed by a cardiologist and evidenced by typical rise and/or fall of cardiac biomarker blood test (Troponin T, Troponin I or CK-MB) with at least one level above the 99th percentile of the upper reference limit, plus:

- a) Acute cardiac symptoms and signs consistent with myocardial infarction; or
- b) New serial ECG changes with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block (LBBB); or
- c) Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality.

If the above tests are inconclusive **We** will consider other appropriate and medically recognised tests.

The following are excluded:

- Other acute coronary syndromes including but not limited to angina pectoris; or
- A rise in biological markers as a result of an elective percutaneous procedure for coronary artery disease.

HEART VALVE REPLACEMENT

A **Benefit** in respect of **Heart Valve Replacement** may be paid to **You** in respect of the **Life Assured**. Such **Benefit** will be limited to 25% of the **Sum Assured** or \$75,000 whichever is the lesser.

Payment of this **Benefit** will result in an equal reduction in the Trauma Cover **Benefit** under this **Policy**.

- **Heart Valve Replacement** means the actual undergoing of thoracoscopic, laparoscopic, valvotomy, catheter or minimally invasive surgery to treat or repair a cardiac valve as a consequence of heart valve defects or abnormalities. Each surgery to treat or repair the cardiac valve must occur at least six (6) months after the previous cardiac surgery. Investigative or diagnostic procedures are specifically excluded.

HEART VALVE SURGERY

Heart Valve Surgery means the undergoing of surgery to replace or repair a cardiac valve or valves as a consequence of heart valve defects or abnormalities but does not include **Angioplasty**, intra-arterial procedures or other non-surgical techniques.

INTENSIVE CARE TREATMENT

Intensive Care Treatment means that an Accident or Illness has resulted in the **Life Assured** requiring continuous mechanical ventilation by means of tracheal intubation for at least three (3) consecutive days (24 hours per day) or to be admitted to the intensive care ward of a registered medical hospital for at least five (5) consecutive days (24 hours per day) at the recommendation of an appropriate **Registered Medical Specialist**.

KIDNEY FAILURE

Kidney Failure means end stage renal failure, which presents as chronic irreversible failure of both kidneys to function, as a result of which regular renal dialysis is initiated or renal transplantation carried out.

LOSS OF INDEPENDENCE

Loss of Independence means the **Life Assured** is constantly and permanently unable to perform at least two (2) of the **Activities of Daily Living** without the physical assistance of someone else (if the **Life Assured** can perform the activity on their own by using special equipment, **We** will not treat the **Life Assured** as unable to perform that activity).

LOSS OF ONE LIMB

A **Benefit** in respect of a **Loss of one Limb** may be paid to **You** in respect of the **Life Assured**. Such **Benefit** will be limited to 25% of the **Sum Assured** or \$75,000, whichever is the lesser.

Payment of this **Benefit** will result in an equal reduction in the Trauma Cover **Benefit** under this **Policy**.

LOSS OF USE OF LIMBS AND SIGHT OF ONE EYE

The total and irrecoverable loss by disease or trauma of any of:

- the use of both hands; or
- the use of both feet; or
- the use of one (1) hand and one (1) foot; or
- the use of one (1) hand and the sight of one (1) eye (to the extent of 6/60 or less); or
- the use of one (1) foot and the sight of one (1) eye (to the extent of 6/60 or less).

MAJOR HEAD TRAUMA

Major Head Trauma means an injury to the head causing:

- At least 25% permanent whole person impairment as defined in the American Medical Association publication 'Guides to the Evaluation of Permanent Impairment', 6th edition, or an equivalent guide to impairment approved by **Us**; or
- To be constantly and permanently unable to perform at least two (2) of the **Activities of Daily Living** without the physical assistance of someone else (if the **Life Assured** can perform the activity on their own by using special equipment, **We** will not treat the **Life Assured** as unable to perform that activity).

MAJOR ORGAN TRANSPLANT

Major Organ Transplant means the **Life Assured** undergoes, or has been placed on a New Zealand or Australian waiting list approved by **Us** for an organ transplant from a human donor to the **Life Assured** for one or more of the following organs:

- Kidney
- Heart
- Lung
- Liver
- Pancreas
- Small bowel
- The transplant of bone marrow.
- The transplantation of all other organs or parts of any organ or of any other tissue is excluded.

A transplant must be considered medically necessary and the condition affecting the organ deemed untreatable by any means other than organ transplant, as confirmed by a **Registered Medical Specialist**.

MALIGNANT MELANOMA

A **Benefit** in respect of **Malignant Melanoma** will be paid to **You** in respect of the **Life Assured**. Such **Benefit** will be limited to 25% of the **Sum Assured** or \$75,000 whichever is the lesser.

Payment of this benefit will result in an equal reduction in the Trauma Cover **Benefit** under this **Policy**.

Malignant Melanoma means a malignant melanoma that is determined by histological examination to be:

- less than 1.0mm maximum thickness as measured using the Breslow method; and
- less than Clark Level 3 depth of invasion; and
- showing no evidence of ulceration.

MENINGITIS AND/OR MENINGOCOCCAL DISEASE

Meningitis and/or Meningococcal Disease means the unequivocal diagnosis of Meningitis and/or meningococcal disease including meningococcal septicaemia causing either:

- A 25% impairment of whole person function that is permanent; or
- The total and irreversible inability to perform at least one (1) of the **Activities of Daily Living** without the assistance of another adult person.

MOTOR NEURONE DISEASE

Motor Neurone Disease means the unequivocal diagnosis of a progressive form of debilitating motor neurone disease, as confirmed by a **Registered Medical Specialist** who is a consultant neurologist.

MULTIPLE SCLEROSIS

Multiple Sclerosis means a disease characterised by demyelination in the brain and spinal cord. **Multiple Sclerosis** must be unequivocally **Diagnosed** by a **Registered Medical Specialist**.

There must be more than one (1) episode of well-defined neurological deficit with persisting neurological abnormalities. Neurological investigations such as lumbar puncture, MRI (Magnetic Resonance Imaging) evidence of lesions in the central nervous system, evoked visual responses, and evoked auditory responses are required to confirm.

MUSCULAR DYSTROPHY

Muscular Dystrophy means the unequivocal **Diagnosis** by a **Registered Medical Specialist** of muscular dystrophy.

OUT OF HOSPITAL CARDIAC ARREST

Out of Hospital Cardiac Arrest means cardiac arrest that is the sudden breakdown of the heart's pumping function where it:

- is due to asystole or ventricular fibrillation; and
- is not associated with any clinical procedure; and
- is documented by Electrocardiographic (ECG) changes; and
- occurs outside a hospital, ambulance or other medical facility.

Out of Hospital Cardiac Arrest requires resuscitation and treatment or investigation in a hospital.

PACEMAKER INSERTION

Pacemaker Insertion means the permanent insertion of an artificial pacemaker to correct an abnormal rhythm of the heart.

The abnormal rhythm of the heart must have been documented on electrocardiograph (ECG) and be available to **Us**.

Such **Benefit** will be limited to 25% of the **Sum Assured** or \$10,000, whichever is the lesser, across all policies where AIA New Zealand Limited is the insurer.

The benefit is not payable if the **Life Assured** qualifies for a claim payment under another cardiac condition across all policies where AIA New Zealand Limited is the insurer.

Payment of this **Benefit** will result in an equal reduction in the Trauma Cover **Benefit** under this **Policy**.

PARALYSIS

Paralysis means the Permanent and Total Loss of function as a result of injury to or disease of the spinal cord or brain as defined below:

- Quadriplegia - loss of function of both arms and legs
- Paraplegia - loss of function of both legs
- Diplegia - loss of function of both sides of the body
- Hemiplegia - loss of function of one side of the body

PARKINSON'S DISEASE

Parkinson's Disease means unequivocal **Diagnosis** of Idiopathic Parkinson's as confirmed by a **Registered Medical Specialist**.

PERCUTANEOUS REPAIR OF THE ABDOMINAL AORTA

A **Benefit** in respect of **Infrarenal Abdominal Aortic Aneurysms** may be paid to **You** in respect of the **Life Assured**. Such **Benefit** will be limited to 25% of the **Sum Assured** or \$75,000, whichever is the lesser. Payment of this **Benefit** will result in an equal reduction in the Trauma Cover **Benefit** under this **Policy**. **Infrarenal Abdominal Aortic Aneurysms** means undergoing for the first time endoluminal stent graft repair that is considered necessary by an appropriate **Registered Medical Specialist** approved by **Us**.

PERIPHERAL NEUROPATHY

Means the irreversible inflammation or degradation of a peripheral nerve as **Diagnosed** by an appropriate **Registered Medical Specialist** causing the **Life Assured** to have sustained a neurological deficit causing at least 25% permanent impairment of whole person functioning or inability to perform at least one (1) of the **Activities of Daily Living**.

PERMANENT LOSS OF HEARING

Loss of Hearing means severe hearing impairment in both ears as a result of accident or sickness, whether aided or unaided, resulting in an average hearing threshold in both ears of 91db or greater as measured at 500, 1000 and 1500 Hz, as certified by an appropriate **Registered Medical Specialist**.

Advance Payment: will be made on the unequivocal **Diagnosis** by an appropriate **Registered Medical Specialist** that all hearing of both Ears is likely to be lost within the next twelve (12) months or the total and irreversible loss of hearing in one (1) ear.

PERMANENT LOSS OF SPEECH

Loss of Speech means the complete and irrecoverable loss of the ability to speak as a result of accident or sickness, which must be established and the unequivocal **Diagnosis** reaffirmed after a continuous period of three (3) months of such loss by an appropriate **Registered Medical Specialist**.

PNEUMONECTOMY

Pneumonectomy means the undergoing of surgery to remove an entire lung. The treatment must be considered medically necessary by an appropriate **Registered Medical Specialist**.

PROSTATE CANCER

A **Benefit** in respect of **Prostate Cancer** may be paid to **You** in respect of the **Life Assured**. Such **Benefit** will be limited to 25% of the **Sum Assured** or \$75,000, whichever is the lesser.

Payment of this **Benefit** will result in an equal reduction in the Trauma Cover **Benefit** under this **Policy**.

Prostate Cancer means the presence of one or more malignant tumours characterised by uncontrolled growth and spread of malignant cells, with the invasion and destruction of normal tissue. The tumour must be histologically described as TNM Classification T1 (all categories) or having a Gleason Score of equal to or less than five (5) or equivalent histological classification and where major interventionist therapy is not required.

PULMONARY ARTERIAL HYPERTENSION (PRIMARY)

Pulmonary Arterial Hypertension (Primary) means primary idiopathic pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterisation.

RHEUMATOID ARTHRITIS

A **Benefit** in respect of **Rheumatoid Arthritis** may be paid to **You** in respect of the **Life Assured**. Such **Benefit** will be limited to 25% of the **Sum Assured** or \$75,000, whichever is the lesser.

Payment of this **Benefit** will result in an equal reduction in the Trauma cover **Benefit** under this **Policy**.

Rheumatoid Arthritis means the unequivocal **Diagnosis** of severe **Rheumatoid Arthritis** by an appropriate **Registered Medical Specialist**.

The **Diagnosis** must confirm all of the following:

- Morning stiffness of the joints; and
- Swelling and pain in the joints of at least three (3) joint groups, involving the corresponding joints in both sides of the body. One (1) of these groups must be joints on the fingers or toes, the knuckles of the hand or the wrist; and
- Small nodular swelling beneath the skin; and
- A positive rheumatoid factor test or serological markers consistent with the **Diagnosis** of severe rheumatoid arthritis; and
- X-ray evidence showing multiple and extensive changes to joints typical of rheumatoid arthritis.

SERIOUS BURNS

Serious burns means full thickness burns to:

- Both hands, requiring surgical debridement and grafting; or
- The face, requiring surgical debridement and grafting.

Such **Benefit** will be limited to 25% of the **Sum Assured** or \$75,000, whichever is the lesser.

Payment of this **Benefit** will result in an equal reduction in the Trauma Cover **Benefit** under this **Policy**.

SEVERE BURNS

Severe Burns means full thickness burns to at least:

- 20% of the body surface as measured by the The Rule of Nine or the Lund and Browder Surface Chart; or
- 25% of the face requiring surgical debridement and/or grafting; or
- 50% of the total combined area of both hands requiring surgical debridement and/or grafting.

SEVERE INFLAMMATORY BOWEL DISEASE

Severe Inflammatory Bowel Disease means a **Diagnosis** of Crohns disease and/or ulcerative colitis by an appropriate **Registered Medical Specialist** that has failed conventional medical intervention and requires indefinite immunosuppressive therapy or surgical removal of the complete bowel.

SEVERE OSTEOPOROSIS

Severe Osteoporosis means the **Life Assured** has been unequivocally **Diagnosed** by a **Registered Medical Specialist** as suffering from severe osteoporosis. The **Diagnosis** must confirm that the **Life Assured**:

- suffers at least two (2) vertebral body fractures or a fracture of the neck of the femur, due to osteoporosis; and
- has a bone mineral density reading with a T-score of less than 2.5 (i.e. 2.5 standard deviations below the young adult mean for bone density). This must be measured in at least two (2) sites by dual energy x-ray absorptiometry (DEXA).

No **Benefit** is payable in cases where there are spontaneous fractures or minimal traumas that are due to an accident but where coincidental osteoporosis exists.

The **Benefit** payable is:

- 25% of the **Sum Assured** up to a maximum of \$75,000 across all **AIA New Zealand policies** if the unequivocal **Diagnosis** occurs before the **Life Assured** is fifty (50) years of age; or
- 25% of the **Sum Assured** up to a maximum of \$10,000 across all **AIA New Zealand policies** if the unequivocal **Diagnosis** occurs after the **Life Assured** is fifty (50) years of age.

STROKE

Stroke means a cerebrovascular event as evidenced by a CT, MRI or similar scan that a stroke has occurred and evidence of:

- infarction of brain tissue; or
- intracranial or subarachnoid haemorrhage; or
- embolisation.

Cerebral symptoms due to transient ischaemic attacks, migraine, cerebral injury resulting from trauma or hypoxia, and vascular disease affecting the eye or optic nerve or vestibular functions are excluded.

SURGERY TO AORTA

Surgery to Aorta means surgical repair to the aorta to correct any narrowing, dissection or aneurysm of the thoracic or abdominal aorta but does not include **Angioplasty**, intra-arterial procedures or other non-surgical techniques.

SYSTEMIC LUPUS ERYTHEMATOSUS

Systemic Lupus Erythematosus (SLE) with lupus nephritis
The following conditions must be met:

- A **Diagnosis** of systemic lupus erythematosus in the clinical setting is the presence of any four (4) or more of the twelve (12) criteria listed in the table below by an appropriate **Registered Medical Specialist**, and
- In addition to the **Diagnosis** of systemic lupus erythematosus, lupus nephritis must be confirmed by renal changes as measured by a renal biopsy that it is grade 3 to 5 of the WHO (World Health Organisation) classification of lupus nephritis and be associated with persisting proteinuria (more than 2+).

Definition**1. Malar rash**

Fixed erythema, flat or raised, over the malar eminences, tending to spare the nasolabial folds.

2. Discoid rash

Erythematous, raised patches with adherent kerotic scaling and follicular plugging, atrophic scarring may occur in older lesions.

3. Photosensitivity

Skin rash as a result of unusual reaction to sunlight, evidenced by patient history or physician's report.

4. Oral ulcers

Oral or nasopharyngeal ulceration reported by physician.

5. Arthritis

Non-erosive arthritis involving two or more peripheral joints, characterised by tenderness, swelling, or effusion.

6. Serositis

Pleuritis - convincing history of pleuritic pain or pleuritic rub heard by a physician or evidence of pleural effusion; or pericarditis - documented by ECG or rub or evidence of pericardial effusion.

7. Renal disorder

Persistent proteinuria greater than 0.5 grams per day; or greater than 2+ if quantitation not performed; or tubular casts - may be red cell, haemoglobin, granular, cellular or mixed.

8. Neurological disorder

Seizures - in the absence of offending drugs or known metabolic derangements, e.g. uraemia, ketoacidosis; or electrolyte imbalance.

9. Hematologic disorder

Hemolytic anaemia - with reticulocytosis; or leucopenia - less than 3,500/mm³ on two (2) or more occasions; or thrombocytopenia - less than 100,000/mm³ in the absence of offending drugs.

10. Immunologic disorder

Positive LE cell preparation; or anti-DNA: antibody to native DNA in abnormal titre; or anti-Sm: presence of antibody to Sm (Smooth Muscle) nuclear antigen; or false positive serologic test for syphilis known to be positive for at least six (6) months and confirmed by Treponema pallidum immobilisation or fluorescent treponemal antibody absorption test.

11. Antinuclear antibody

An abnormal titre of antinuclear antibody by immunofluorescence or an equivalent assay at any point in time and in the absence of drugs known to be associated with 'drug-induced lupus' syndrome.

12. Alopecia

Diffuse thinning and fragility of the hair in the absence of other causes (such as alopecia areata, drugs, iron deficiency and androgenic alopecia).

SYSTEMIC SCLEROSIS

Means a **Diagnosis** of **Systemic Sclerosis** by an appropriate **Registered Medical Specialist**, causing the **Life Assured** to be totally and irreversibly unable to perform any

one (1) of the **Activities of Daily Living** without assistance of another adult person.

TERMINAL ILLNESS

Terminal Illness means the **Diagnosis**, by an appropriate **Registered Medical Specialist**, that the **Life Assured** has an injury or sickness, which is likely to result in the death of the **Life Assured** within the following twelve (12) months. This **Benefit** is only available if the words "Standalone Trauma Cover" appears in **Your Policy Schedule**.

TRIPLE VESSEL ANGIOPLASTY

Triple Vessel Angioplasty means the actual undergoing of **Coronary Artery Angioplasty** to correct a narrowing or blockage of three (3) or more coronary arteries within one or more procedures performed within a period of sixty (60) days that is considered necessary by a cardiologist on the basis of angiographic evidence indicating obstruction of at least three (3) coronary arteries.

Repeat procedures to the same coronary artery are not covered.

OPTIONAL WOMAN'S 4 CANCER BENEFIT

Carcinoma-in-situ means a focal autonomous new growth of cancer cells which has not yet resulted in the invasion of normal tissue beyond the basement membrane. "Invasion" shall mean an infiltration and/or active destruction of tissue or surrounding tissue. The **Diagnosis** of Carcinoma-in-situ must always be positively **Diagnosed** upon the basis of a microscopic examination of fixed tissue (histology). In the case of the uterine cervix the tissue must be provided from a cone biopsy or colposcopy with cervical biopsy, before a claim is considered. A clinical or radiological **Diagnosis** will not be sufficient.

The following criteria for the tumour of the covered organs must be satisfied:

Breast. Ductal Carcinoma-in-situ (DCIS): The tumour is characterised by cells that resemble those seen in invasive cancer, but that have not invaded through the basement membrane into the surrounding tissues and thus lack the histological feature that is the hallmark of invasive breast cancer. DCIS is an example of Stage 0 breast cancer, and is classified as TisN0M0 according to the TNM classification. DCIS is covered to a benefit payment of 100% of the total Trauma Cover sum assured if it results directly in the removal of the entire breast. The procedure must be performed specifically to arrest the spread of malignancy, and must be considered the appropriate and necessary treatment.

Cervix. Dysplastic cell changes affecting the full thickness of the cervix. The tumour should be classified as Squamous Carcinoma-in-situ or Adenocarcinoma-in-situ (AIS), FIGO Stage 0, or TisN0m0 according to the TNM classification. Cervical Intra epithelial Neoplasia (CIN) classification including CIN-1, CIN-2, and CIN-3 (severe dysplasia without CIS) are specifically excluded.

Vagina. The tumour should be classified as vaginal Carcinoma-in-situ, FIGO Stage 0, or TisN0M0 according to the TNM classification.

Vulva. The tumour should be classified as vulvar Carcinoma-in-situ, FIGO Stage 0, or TisN0M0 according to the TNM classification.

Fallopian Tubes. The tumour should be classified as Carcinoma-in-situ, FIGO Stage 0, or TisN0M0 according to the TNM classification.

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