

# Complete Disablement Cover



The following terms and conditions of Complete Disablement Cover tell you:

- › what it means to have accelerated cover
- › what it means to have any occupation or own occupation cover
- › what benefits are available under this cover and how they work
- › the definitions of the situations and medical conditions covered under the Complete Disablement Benefit and the Partial Disablement Benefit.

You must read these terms and conditions together with the general terms of your policy.

## **This Complete Disablement Cover is accelerated**

This Complete Disablement Cover is accelerated and affects Life Cover and other accelerated covers.

If we pay a Complete Disablement Benefit claim or a Partial Disablement Benefit claim, we'll reduce the *sum insured* for the life assured's Life Cover by the amount we pay under this cover.

We'll also immediately reduce the *sum insured* for any other accelerated covers for that life assured so they're no more than their Life Cover *sum insured*.

The total amount we'll pay across all accelerated covers can never be more than the life assured's Life Cover *sum insured*.

## **You can have any occupation or own occupation cover**

The meaning of complete disability depends on whether the Complete Disablement Cover for a life assured is any occupation or own occupation.

Your *policy schedule* shows whether the life assured has any occupation or own occupation cover.

See the table on page 3 for the different definitions of complete disability that apply to each cover type. You can read the full criteria for each definition after the table.



## Getting an outline of your benefits

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

### Built-in benefits

Your Complete Disablement Cover includes these benefits.

Benefit	Summary	Full terms
<b>Complete Disablement Benefit</b>	You can get up to the full Complete Disablement Cover <i>sum insured</i> if the life assured meets any of the definitions for a complete disability.	<b>Page 3</b>
<b>Partial Disablement Benefit</b>	You can get 25 percent of the Complete Disablement Cover <i>sum insured</i> up to \$100,000 if the life assured meets any of the definitions for a partial disability.	<b>Page 5</b>
<b>Support Person Accommodation and Transfer Benefit</b>	We can help pay the costs if a support person needs to travel with the life assured for treatment.	<b>Page 5</b>
<b>Financial and Legal Advice Benefit</b>	You can get help to pay for financial planning or legal advice about using money from a Complete Disablement Benefit claim.	<b>Page 5</b>
<b>Cover Conversion Option</b>	You can apply to convert the Complete Disablement Cover for a life assured to another policy without assessment of their health.	<b>Page 6</b>
<b>Waiver of 3-Month Disability Requirement</b>	We may, at our discretion, pay a claim prior to the life assured being disabled for 3 months.	<b>Page 6</b>

### Optional benefit

This optional benefit is included in your cover if you've applied for it and your *policy schedule* or *endorsement schedule* confirms you have it.

Benefit	Summary	Full terms
<b>Business Increase Option</b>	You can increase the Complete Disablement Cover <i>sum insured</i> without assessment of the life assured's health if a circumstance justifies increasing your business insurance needs for them.	<b>Page 7</b>



## Understanding your benefits

This section details the benefits we include in Complete Disablement Cover.

### Complete Disablement Benefit

We will pay you a Complete Disablement Benefit if the life assured meets any of the definitions for a complete disability.

#### We'll pay up to the Complete Disablement Cover sum insured

If the life assured meets the definition for a complete disability for the first time while this policy is in force, we'll pay up to the Complete Disablement Cover *sum insured*.

If the life assured is under 65 years old when they meet the definition for a complete disability, we will pay the Complete Disablement Cover *sum insured*.

If the life assured is 65 years or older when they meet the definition for a complete disability, we'll only pay the *sum insured* up to \$3,000,000 for certain situations as shown in the table below.

We'll only pay the Complete Disablement Cover *sum insured* once for each life assured.

#### The definition of complete disability depends on whether the cover is any occupation or own occupation

The table below shows the different definitions of complete disability that apply to any occupation and own occupation cover.

The life assured has a complete disability if they meet the criteria for any of the definitions of complete disability in the table below.

✓ = The life assured has a complete disability

✗ = The life assured doesn't have a complete disability

You can read the full criteria for each definition after the table.

Complete disability means either...	Cover type		Maximum amount we'll pay if the life assured is...	
	Any occupation	Own occupation	Younger than 65	65 years or older
...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> .	✓	✗	<i>Sum insured</i>	\$3,000,000
...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 a specific condition.	✓	✗	<i>Sum insured</i>	\$3,000,000
...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> .	✗	✓	<i>Sum insured</i>	\$3,000,000
...the life assured is unlikely to ever be able to go back to their <i>pre-disability occupation</i> because of a specific condition.	✗	✓	<i>Sum insured</i>	\$3,000,000
...the life assured can't use two of their limbs.	✓	✓	<i>Sum insured</i>	<i>Sum insured</i>
...the life assured can't see.	✓	✓	<i>Sum insured</i>	<i>Sum insured</i>
...the life assured can't see out of one eye and can't use one limb.	✓	✓	<i>Sum insured</i>	<i>Sum insured</i>
...the life assured needs care for permanent loss of cognitive function.	✓	✓	<i>Sum insured</i>	<i>Sum insured</i>
...the life assured needs help taking care of themselves.	✓	✓	<i>Sum insured</i>	<i>Sum insured</i>



**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 (any occupation cover only)**

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

- › is unable to work, and hasn't worked, in their *pre-disability occupation* for at least 3 months in a row; and
- › is unlikely to ever be able to work in their *pre-disability occupation*; and
- › is unlikely to ever be able to work in 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 is unlikely to ever be able to go back to their pre-disability occupation or do work they're suitable for because of a specific condition (any occupation cover only)**

The life assured:

- › is diagnosed with, and meets the criteria for, one of the specific conditions in the list below; and
- › is unlikely to ever be able to work in their *pre-disability occupation* as a result of that condition; and
- › is unlikely to ever be able to work in 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, as a result of that condition.

An appropriate *specialist* must confirm the diagnosis.

**Specific conditions**

Read the full criteria for these conditions starting on page 8.

- › Alzheimer's disease
- › Cardiomyopathy
- › Dementia
- › End stage chronic lung disease
- › Major head trauma
- › Motor neurone disease
- › Multiple sclerosis
- › Muscular dystrophy
- › Paralysis
- › Parkinson's disease
- › Primary pulmonary hypertension
- › Severe rheumatoid arthritis
- › Systemic lupus erythematosus (SLE) with lupus nephritis.

**The life assured is unlikely to ever be able to go back to their pre-disability occupation because of an illness or injury (own occupation cover only)**

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

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

**The life assured is unlikely to ever be able to go back to their pre-disability occupation because of a specific condition (own occupation cover only)**

The life assured is both:

- › diagnosed with, and meets the criteria for, one of the specific conditions in the list on page 4
- › unlikely to ever be able to work in their *pre-disability occupation*, as a result of that condition.

An appropriate *specialist* must confirm the diagnosis.

**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 those 3 months have 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 help from another adult.

### Partial Disablement Benefit

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With the Partial Disablement Benefit, we will pay you some of the Complete Disablement Cover *sum insured* if the life assured meets any of the definitions for a partial disability.

The life assured has a partial disability if they meet the criteria for any of the following situations.

#### The life assured can't see

The life assured has completely and permanently lost sight in one eye. 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 can't use one limb

The life assured has completely and permanently lost the use of one limb. In this case, limb is a whole hand or whole foot.

#### We'll pay 25 percent of the sum insured, up to \$100,000

If the life assured meets the definition for partial disability for the first time while this policy is in force, we'll pay the lesser of:

- › 25 percent of the *sum insured*
- › \$100,000.

We'll subtract the amount we pay for a Partial Disablement Benefit from the Complete Disablement Cover *sum insured* for that life assured.

### Support Person Accommodation and Transfer Benefit

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With the Support Person Accommodation and Transfer Benefit, we can help pay the costs if a support person needs to travel with the life assured for treatment.

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

- › The life assured meets the Complete Disablement Benefit criteria for a situation we cover.
- › A *medical practitioner* confirms the life assured needs treatment for the disability, and recommends that a support person goes with the life assured to get the treatment.
- › The life assured cannot get the treatment within a 50-kilometre radius of their main home.
- › The costs for any accommodation and transport for the support person have been paid within 6 months of the life assured meeting the definition for a complete disability.

#### What we'll pay

We'll pay you \$200 for each night a support person stays with the life assured while they're getting treatment, for up to 10 nights.

We'll also reimburse you for the cost of reasonable public transport the support person uses to travel directly to and from the treatment, for up to 10 nights.

We'll only pay this benefit once for each life assured.

#### Get our approval before you pay

We must agree to pay in writing before you pay for the support person's accommodation and transport.

### Financial and Legal Advice Benefit

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With the Financial and Legal Advice Benefit, we can reimburse you for professional advice you get about using money from a Complete Disablement Benefit claim.

#### When we'll pay this benefit

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

- › We've paid a Complete Disablement Benefit claim.
- › Within 12 months of us paying the claim, you've received professional advice about using the money from the claim payment.
- › You apply for this benefit within 12 months of receiving the advice.
- › The professional advice is either:
  - legal advice from a lawyer registered with the New Zealand Law Society
  - advice about financial planning from a financial advice provider licensed by the Financial Markets Authority.

#### You must send us receipts

Send us receipts within 12 months of getting the advice showing that you've paid for it.

#### We'll reimburse you for the costs, up to \$2,500

We'll reimburse you for the costs, up to \$2,500, for the professional advice you get.



## Cover Conversion Option

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With the Cover Conversion Option, you can apply to convert an amount up to the Complete Disablement Cover *sum insured* under this policy to complete disablement cover on a new policy without assessment of the life assured's health.

The new policy can be either:

- › An Assurance Extra Business policy on the same terms applying to this policy
- › Another policy with similar benefits, that is available at the time, at our discretion.

You can do this if all of the following apply:

- › Your business has been trading continuously for 2 years.
- › The life assured is under 60 years old.
- › The life assured is working in an insurable, *gainful occupation*.
- › The life assured isn't currently eligible for, applying for, or on a claim.
- › This Complete Disablement Cover is in force.
- › All premiums are paid and up to date.

Your application to convert will be subject to normal underwriting criteria for the new policy, without assessment of the life assured's health.

Any special terms and conditions which apply to the life assured's cover under this policy will also apply to the cover that is converted to the new policy.

## Waiver of 3-month Disability Requirement

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For the specified definitions of complete disability listed below, we may exercise our discretion to pay the Complete Disablement Benefit before the life assured has met the requirement of being disabled for a period of at least 3 months if all of the following apply:

- › In our opinion, the life assured will meet all of the criteria of the complete disability definition at the end of the relevant 3-month period
- › In our opinion, the life assured will meet all of the requirements for payment of a Complete Disablement Benefit claim at the end of the relevant 3-month period
- › We expect the life assured to survive beyond the end of the relevant 3-month period.

We'll consider suitable medical evidence acceptable to us in deciding whether we'll exercise our discretion to make an early payment.

The specified definitions of complete disability are:

- › 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 (any occupation cover only)
- › The life assured is unlikely to ever be able to go back to their *pre-disability occupation* because of an *illness* or *injury* (own occupation cover only)
- › The life assured needs care for permanent loss of cognitive function.



## Getting extra help with an optional benefit

This section includes information about the optional benefit in Complete Disablement Cover. This optional benefit is included in your cover if you've applied for it and your *policy schedule* or *endorsement schedule* confirms you have it.

### Business Increase Option

With the Business Increase Option, you can apply to increase the Complete Disablement Cover *sum insured* for a life assured without assessment of their health if a change in circumstance justifies increasing your business insurance needs for that life assured.

Your business insurance needs for the life assured must have increased through one of the following circumstances.

- › The value of the life assured's ownership of the business increased
- › The value of the life assured as a key person to the business increased
- › The value of the life assured's loan or their guarantee to the business increased.

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* (excluding those under the Business Increase Option), whether the increase was accepted by you or not.

Your premiums will increase from the date we increase the *sum insured*.

### Send us evidence when you apply

When you apply for an increase under this benefit, you must send us evidence satisfactory to us that financially justifies your business' need to increase the *sum insured*. The evidence may include any of the following.

- › Financial information covering the last 12 months or the last financial year
- › Details of the methodology applied to justify the increase
- › Any other evidence we may reasonably require.

### You can apply for an increase once every policy year

You can apply for an increase under this benefit once every *policy year*, but not within the first 6 months from the *commencement date*.

You cannot increase under this benefit if you've already increased the Complete Disablement Cover *sum insured* for the life assured using this benefit within the last 12 months.

### You're limited in how much you can increase the sum insured

Each increase to the *sum insured* under this benefit cannot be more than the amount we reasonably consider is the justified increase in the business insurance need for the life assured.

All increases under this benefit for a life assured can't be more than the *original sum insured* multiplied by the Business Increase Option multiple shown on your *policy schedule*.

You cannot increase the *sum insured* to more than \$5,000,000.

You cannot increase a life assured's Complete Disablement Cover *sum insured* to more than their Life Cover *sum insured*.

### When you cannot use this benefit

You cannot use this benefit for a life assured if:

- › we've paid a Complete Disablement Benefit claim
- › we've paid a Partial Disablement Benefit claim
- › they meet all the criteria for a Complete Disablement Benefit claim or Partial Disablement claim, even if you haven't made the claim yet
- › they're aged 65 years old or older.

## Understanding what we don't cover

We won't pay any claim under this Complete Disablement Cover if a life assured becomes completely disabled or partially disabled as a direct or indirect result of:

- › intentional self-harm, including attempted suicide
- › taking part in a criminal activity.



## Defining medical conditions

### Alzheimer's disease

An unequivocal diagnosis by an appropriate *specialist* of Alzheimer's disease.

### Cardiomyopathy

An unequivocal diagnosis by an appropriate *specialist* of impaired ventricular function of variable aetiology, resulting in permanent and irreversible physical impairments of at least Class 3 of the New York Heart Association classification of cardiac impairment.

### Dementia

An unequivocal diagnosis by an appropriate *specialist* of dementia.

### End stage chronic lung disease

An unequivocal diagnosis by an appropriate *specialist* of end stage chronic lung disease with the need for permanent supplementary oxygen to treat the lung disease and with at least one of the following:

- › FEV 1 test results of consistently less than 1 litre.
- › 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 help from another adult.

### 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.

### Motor neurone disease

An unequivocal diagnosis by an appropriate *specialist* of motor neurone disease.

### Multiple sclerosis

An unequivocal diagnosis by an appropriate *specialist* of multiple sclerosis with evidence of both of the following:

- › more than one episode of well-defined neurological deficit with persistent neurological impairment
- › neurological investigations that support the diagnosis (such as lumbar puncture abnormalities, MRI showing evidence of lesions in the central nervous system, evoked visual responses and evoked auditory responses).

### Muscular dystrophy

An unequivocal diagnosis by an appropriate *specialist* of muscular dystrophy.

### Paralysis

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

Included in this definition are monoplegia, paraplegia, quadriplegia/tetraplegia, diplegia and hemiplegia.

### Parkinson's disease

An unequivocal diagnosis by an appropriate *specialist* of idiopathic Parkinson's disease.

### Primary pulmonary hypertension

An unequivocal diagnosis by an appropriate *specialist* of primary idiopathic pulmonary hypertension associated with right ventricular enlargement established by cardiac catheterisation.

### Severe rheumatoid arthritis

An unequivocal diagnosis by a rheumatologist of severe rheumatoid arthritis. The diagnosis must confirm all of the following:

- › Rheumatoid arthritis according to the '2010 Rheumatoid Arthritis Classification Criteria', published by the American College of Rheumatology and European League Against Rheumatism.
- › At least 6 months of intensive treatment with oral disease-modifying antirheumatic drugs (DMARDs) with inadequate signs of improvement. This excludes corticosteroids and non-steroidal anti-inflammatories.
- › Continuous signs and symptoms of persistent inflammation (arthralgia, swelling, tenderness) in at least 20 joints or four large joints (ankles, knees, hips, wrists, elbows, shoulders).
- › The disease is progressive and non-responsive to all conventional therapy.





## Systemic lupus erythematosus (SLE) with lupus nephritis

An unequivocal diagnosis by an appropriate *specialist* of SLE that confirms any four of the criteria in the following table.

Criteria	Definition
<b>Malar rash</b>	Fixed erythema, flat or raised, over the malar eminences, tending to spare the nasolabial folds
<b>Discoid rash</b>	Erythematous, raised patches with adherent keratotic scaling and follicular plugging, atrophic scarring may occur in older lesions
<b>Photosensitivity</b>	Skin rash because of unusual reaction to sunlight, shown by patient history or <i>specialist</i> report
<b>Oral ulcers</b>	Oral or nasopharyngeal ulceration reported by a <i>specialist</i>
<b>Arthritis</b>	Non-erosive arthritis involving two or more peripheral joints, characterised by tenderness, swelling, or effusion
<b>Serositis</b>	Pleuritis – convincing history of pleuritic pain or pleuritic rub heard by a <i>specialist</i> or evidence of pleural effusion <b>or</b> Pericarditis – documented by ECG or rub or evidence of pericardial effusion
<b>Renal disorder</b>	Persistent proteinuria greater than 0.5 grams/24hr or greater than 2+ if quantitation not performed <b>or</b> Tubular casts – may be red cell, haemoglobin, granular, cellular or mixed
<b>Neurological disorder</b>	Seizures – without offending drugs or known metabolic derangements, such as uraemia, ketoacidosis or electrolyte imbalance
<b>Hematologic disorder</b>	Hemolytic anaemia – with reticulocytosis <b>or</b> Leucopenia – less than 3,500/mm <sup>3</sup> on two or more occasions <b>or</b> Thrombocytopenia – less than 100,000/mm <sup>3</sup> without offending drugs
<b>Immunologic disorder</b>	Positive LE cell preparation <b>or</b> Anti-DNA: antibody to native DNA in abnormal titre <b>or</b> Anti-Sm: presence of antibody to Sm (Smooth Muscle) nuclear antigen <b>or</b> False positive serologic test for syphilis known to be positive for at least 6 months and confirmed by Treponema pallidum immobilisation or fluorescent treponemal antibody absorption test
<b>Antinuclear antibody</b>	An abnormal titre of antinuclear antibody by immunofluorescence or an equivalent assay at any point in time and without drugs known to be associated with 'drug-induced lupus' syndrome.

As well as the diagnosis of SLE, renal changes must confirm the life assured has lupus nephritis. A renal biopsy must measure class 3 to 6 of the International Society of Nephrology/Renal Pathology Society (ISN/RPS) classification of lupus nephritis. The lupus nephritis must also be associated with persisting proteinuria (more than 2+).