

Specific Injury Cover



The following terms and conditions of Specific Injury Cover tell you:

- › the survival period for a claim under this cover
- › what benefits are available under this cover and how they work
- › the definitions of the injuries covered under the Specific Injury Cover Benefit.

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

The life assured must survive for at least 14 days

We won't pay any benefit if the life assured doesn't survive for at least 14 days after suffering the *injury*.

Specific Injury Cover Benefit

With the Specific Injury Cover Benefit, you can get financial support if the life assured suffers one of the covered *injuries* because of an *accident*.

When we'll pay this benefit

We'll pay the Specific Injury Cover Benefit while this policy is in force, if all the following apply.

- › The life assured suffers a covered *injury* because of an accident.
- › The *accident* that caused the covered *injury* happened on or after the *commencement date* while the Specific Injury Cover is in force.
- › An appropriate *medical practitioner* or *specialist* confirms the life assured has suffered a covered *injury*.

We'll pay a multiple of the sum insured depending on the injury

We'll pay a lump sum that is a multiple of the Specific Injury Cover *sum insured*. How much we multiply the *sum insured* by depends on the *injury* the life assured suffers.



Injuries this benefit covers and amounts we pay

The following table lists the *injuries* this benefit covers and how much we'll pay for each. Some of these *injuries* have specific definitions which you can read after the table.

Injury groups	Injuries covered because of an accident	Amount we'll pay
Group 1	Fracture of skull, jaw	2 times the <i>sum insured</i>
	Fracture of forearm, collarbone	
	Fracture of wrist, hand (excluding fingers)	
	Fracture of kneecap	
	Fracture of ankle, heel	
	Fracture of foot (excluding the toes)	
	Fracture of vertebrae	
	Fracture of upper arm bone, shoulder blade, elbow	
Group 2	Partial thickness burns of 9 percent or more of the body surface area as measured by 'The Rule of Nines' or the Lund & Browder Body Surface Chart	3 times the <i>sum insured</i>
	Fracture of leg below the knee (tibia or fibula)	
	Fracture of the hip	
	Fracture of the leg above the knee (femur)	
	Fracture of the pelvis	
	Fracture of multiple limbs	
Group 3	Any <i>injury</i> for which the life assured had surgery under general anaesthesia	6 times the <i>sum insured</i>
	Full thickness burns (excluding hands) to 20 percent or more of the body surface area as measured by 'The Rule of Nines' or the Lund & Browder Body Surface Chart	
	Full thickness burns to 25 percent of the face	
	Full thickness burns to 50 percent of the total combined surface area of both hands	
	Loss of the thumb and index finger of the same hand	
Group 4	Blindness in one eye	12 times the <i>sum insured</i>
	Loss of a limb	
	Blindness in both eyes	
	Loss of hearing in both ears	
	Paralysis	



Fracture

A disruption in the normal continuity of a bone, with or without displacement, as confirmed by radiological imaging and certified by an appropriate *medical practitioner* within 30 days of the *accident*.

For fractures other than of the skull or vertebrae, the fracture must need fixation, immobilisation or plaster-cast treatment of the affected area.

Immobilisation means an appropriate *medical practitioner* has certified that as part of the recommended medical treatment for the fracture, the life assured needs one of the following.

- › Moon boot
- › Halo
- › Surgical wire
- › Externally or internally fixed plates, screws, or both
- › Wrist guard
- › Splint
- › Supportive device
- › Crutches
- › Sling
- › Wheelchair
- › Other mobility equipment, aid or device.

General anaesthesia

A state of unconsciousness and immobility, with the absence of pain sensation or awareness, resulting from the administration of anaesthetic drugs.

Fracture of multiple limbs

A fracture to two or more limbs. In this case, limb is a leg below the hip joint, including foot (excluding the toes), or an arm below the shoulder joint, including hand (excluding the fingers).

Loss of the thumb and index finger of the same hand

The total and permanent loss of use of the whole thumb and whole index finger from the metacarpophalangeal joints, of the same hand.

Blindness

An unequivocal diagnosis by an appropriate *specialist* of irreversible loss of sight in an eye.

Loss of sight in an eye 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

Loss of a limb

The total and permanent loss of use of a limb. In this case, a limb is any of the following.

- › An arm from the shoulder joint to the wrist joint
- › A hand from the wrist joint
- › A leg from the hip joint to the ankle joint
- › A foot from the ankle joint

Loss of hearing in both ears

An unequivocal diagnosis by an appropriate *specialist* of profound and irrecoverable loss of hearing, both natural and with an external hearing aid (other than a cochlear implant), with an average hearing threshold in both ears of 91dB or more as measured at frequencies 500, 1,000 and 2,000 Hz.

Paralysis

The total and permanent loss of use of one or more limb caused by *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.

We will only pay once for each accident

We'll only pay one Specific Injury Cover Benefit for each *accident*. If the life assured suffers more than one *injury* from the same *accident*, we'll pay for the *injury* that pays the highest amount.

If the life assured's *injury* progresses to an *injury* that we pay more for because of the same *accident*, we'll pay the difference between the amount already paid and the higher amount.

We'll only pay the difference while this policy is in force.

We will provide cover for the same injury that happens because of a new accident

Once we've paid a claim for a covered *injury* under this benefit, we can cover the life assured if they suffer the same type of *injury* again. However, both of the following must apply.

- › The *injury* must be caused by a new *accident*.
- › The *injury* must not be related to any previous *injury* we've paid a claim for and that the life assured hasn't fully recovered from.



When this cover ends

This Specific Injury Cover ends for a life assured when one of the following happens.

- › They no longer hold a qualifying cover under this policy.
- › They turn 70 years old.
- › They die.

A qualifying cover is any of the following.

- › Life Cover with a minimum *sum insured* of \$100,000
- › Monthly Disability Cover or Start-Up Monthly Disability Cover with a minimum *sum insured* of \$1,500 per month. For Monthly Disability variable cover we'll average the selected *sums insured* over 12 months.

Understanding what we don't cover

We won't pay any claim under this Specific Injury Cover for any *injury* that's a direct or indirect result of:

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

The life assured must follow medical advice

We also won't pay a claim, or any further claim for a progressed *injury*, if the life assured doesn't follow the advice and treatment of a *medical practitioner*.

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