

Complete Disablement Cover Any Occupation

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

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

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

You can have accelerated or standalone cover

Your *policy schedule* shows whether the Complete Disablement Cover for a life assured is accelerated or standalone.

Accelerated cover affects Life Cover and other accelerated covers

With accelerated cover, claims we pay under this Complete Disablement Cover will affect the *sum insured* for the life assured's Life Cover. Claims we pay may also affect the *sum insured* for any other accelerated covers for that life assured under this policy.

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*.

Standalone cover is independent

Standalone cover is independent of any other covers the life assured has. This means that if we pay a claim under this Complete Disablement Cover, it will not affect the *sum insured* for any other covers the life assured has.



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
Complete Disablement Benefit	You can get the full Complete Disablement Cover <i>sum insured</i> if the life assured meets any of the definitions for a complete disability.	Page 3
Partial Disablement Benefit	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.	Page 4
Support Person Accommodation Grant and Transfer Benefit	You can get help to pay the costs for a support person to go with the life assured if they need to travel for treatment.	Page 5
Return to Home Benefit	You can get help to pay to get the life assured to New Zealand if they become completely disabled while living overseas.	Page 5
Financial and Legal Advice Benefit	You can get help to pay for financial planning or legal advice about using money from a claim.	Page 5
Life Events Benefit	You can increase cover if certain events happen in a life assured's life, without assessment of the life assured's health.	Page 6

Optional benefits

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

Benefit	Summary	Full terms
Optional Guaranteed Insurability	You can increase your Complete Disablement Cover <i>sum insured</i> every 2 years, without assessment of the life assured's health.	Page 7
Optional Life Cover Buy-Back	You can buy back your Life Cover if we've paid an accelerated Complete Disablement Benefit claim.	Page 7



Understanding your benefits

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

Complete Disablement Benefit

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

The definition of complete disability depends on the life assured's occupation class and age

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

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

✓ = The life assured has a complete disability

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

Complete disability means either...	Life assured's occupation class		Age of life assured
	Occupation class 1, 2, 3, or 4	Occupation class 5	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> .	✓	✗	✗
... 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.	✓	✗	✗
... the life assured can't use two of their limbs.	✓	✓	✓
... the life assured can't see.	✓	✓	✓
... the life assured can't see out of one eye and can't use one limb.	✓	✓	✓
... the life assured needs care for permanent loss of cognitive function.	✓	✓	✓
... the life assured needs help taking care of themselves.	✓	✓	✓

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

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

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

The life assured 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

The life assured is both:

- › diagnosed with one of the conditions in the following list
- › is unlikely to ever be able to work in their *pre-disability occupation* or any *gainful occupation* that they're suitable for (based on their education, training, or experience) and that has a salary that's more than 25 percent of the income they earned in the year before they became disabled, as a result of that condition.



A suitable *specialist* must confirm the diagnosis. Read the full criteria for these conditions 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 can't use two of their limbs

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

The life assured can't see

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

Lost sight means one of the following.

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

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

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

Lost sight means one of the following.

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

The life assured needs care for permanent loss of cognitive function

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

The life assured needs help taking care of themselves

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

We'll pay 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 the Complete Disablement Cover *sum insured*.

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

Partial Disablement Benefit

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 can't see out of one eye or can't use one limb

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

The life assured can't see out of one eye

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 Grant and Transfer Benefit

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

When we'll pay this benefit

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.
- › You have paid the costs for any accommodation and transport for the support person within 6 months of the life assured meeting the definition for a complete disability.

We'll pay \$200 a night, for up to 10 nights, and reasonable public transport costs

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 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.

Return to Home Benefit

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

When we'll pay this benefit

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

- › The life assured has been living outside New Zealand for more than 3 months in a row.
- › The life assured meets the Complete Disablement Benefit criteria for a situation we cover for the first time while living outside New Zealand.
- › We have accepted the Complete Disablement Benefit claim for the life assured.

We'll pay the costs, up to \$10,000

We'll pay the lesser of:

- › a single standard economy airfare to New Zealand for the life assured and a support person by the most direct route, and any necessary transport costs to a medical facility in New Zealand immediately after arriving in New Zealand
- › \$10,000.

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

Financial and Legal Advice Benefit

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, solicitor, or barrister who's registered with the New Zealand Law Society
 - advice about financial planning from a financial advice provider licensed by the Financial Markets Authority.

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

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



Life Events Benefit

With the Life Events Benefit, you can increase the Complete Disablement Cover *sum insured* when certain events happen in a life assured's life.

If the life assured experiences a certain event, you can apply to increase the Complete Disablement Cover *sum insured* without assessment of their health.

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

We cover certain life events

You can increase the Complete Disablement Cover *sum insured* for a life assured if they experience one of the following.

- › Getting married or entering a civil union
- › Getting a divorce or separating from a de facto partner
- › Death of a partner (a partner is a wife, husband, civil union partner or de facto partner)
- › Pregnancy at 28 weeks gestation
- › Giving birth to or legally adopting a child. You cannot apply to increase the *sum insured* under this benefit for pregnancy and birth of the same child
- › Getting an annual salary increase of more than \$5,000
- › Increasing their residential mortgage
- › Buying a home, holiday home, residential investment property, or bare block of residential land
- › Providing *full-time care* for their dependent parent, sibling, child, parent-in-law, grandparent or partner (a partner is a wife, husband, civil union partner or de facto partner)
- › Having a dependent child start private secondary school or full-time tertiary education for the first time.

You can increase the sum insured for each event

For each event, you can increase the Complete Disablement Cover *sum insured* for a life assured by up to the lesser of:

- › the amount of the new or increased mortgage (if applicable)
- › 5 times the increase in annual salary (if applicable)
- › \$250,000.

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

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

If the Complete Disablement Cover for the life assured is accelerated, you cannot increase their Complete Disablement Cover *sum insured* to more than their Life Cover *sum insured*.

Apply within a certain period of time after the event happening

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

- › 180 days of the event happening
- › 60 days of the *anniversary date* after the event happened.

Send us evidence of the event when you apply.

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

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

When you cannot use this benefit

You cannot use this benefit for a life assured if:

- › we've paid a Complete Disablement Benefit claim
- › we've paid a Partial Disablement Benefit claim
- › they meet all the criteria for a Complete Disablement Benefit claim or a Partial Disablement Benefit claim, even if you haven't made the claim yet
- › they're aged 60 years old or older.



Getting extra help with optional benefits

This section includes information about the optional benefits in Complete Disablement Cover – Any Occupation. These optional benefits are included in your cover if you've applied for them and your policy schedule or endorsement schedule confirms you have them.

Optional Guaranteed Insurability

With Optional Guaranteed Insurability, you can increase the Complete Disablement Cover *sum insured* for a life assured every 2 years without assessment of their health.

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

You can increase the sum insured every 2 years

On every second *anniversary date* from the *commencement date*, you can apply to increase the Complete Disablement Cover *sum insured* for a life assured by up to the lesser of:

- › 25 percent of the *underwritten sum insured*
- › \$50,000.

You cannot use this benefit on the next *anniversary date* if you've already increased the Complete Disablement Cover *sum insured* for the life assured under the Life Events Benefit within the last 2 years.

Apply within 60 days of the anniversary date

You must apply for the increase under this benefit within 60 days of the relevant *anniversary date*. You won't be able to increase again under this benefit for another 2 years.

We'll accept your application to increase the *sum insured* under this benefit on the terms that most recently applied to this cover.

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

All increases under this benefit for a life assured can't be more than the lesser of:

- › 2 times the *underwritten sum insured*
- › \$500,000.

If the Complete Disablement Cover for the life assured is accelerated, you cannot increase their 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 a Partial Disablement Benefit claim, even if you haven't made the claim yet
- › they're aged 60 years old or older.

Optional Life Cover Buy-Back

With Optional Life Cover Buy-Back, you can buy back some or all of the Life Cover we reduced because we paid an accelerated Complete Disablement Benefit claim for a life assured.

When you can apply to use this benefit

You can apply to buy the Life Cover back for a life assured without further assessment of their health if all the following apply.

- › We've paid an accelerated Complete Disablement Benefit claim for the life assured.
- › 12 months has passed since we paid the claim.
- › You apply within 60 days of the end of that 12-month period.

You can only buy back up to the amount we paid for the claim.

You can only use this optional benefit once for a life assured. Once you've used it, you can't use it again to buy back any Life Cover.

The cover you buy back has the same terms as the cover we reduced

We'll accept your application on the terms that applied to the Life Cover we reduced for the life assured before you claimed. For example, if an exclusion applied to your cover, the exclusion will also apply to the cover you buy back.

Understanding what we don't cover

We won't pay any claim under this Complete Disablement Cover – Any Occupation 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

The life assured could have complete disability if they meet the full criteria for one of the conditions below.

Read the full terms of the Complete Disablement Cover Benefit on page 3.

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 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
Malar rash	Fixed erythema, flat or raised, over the malar eminences, tending to spare the nasolabial folds
Discoid rash	Erythematous, raised patches with adherent keratotic scaling and follicular plugging, atrophic scarring may occur in older lesions
Photosensitivity	Skin rash because of unusual reaction to sunlight, shown by patient history or <i>specialist</i> report
Oral ulcers	Oral or nasopharyngeal ulceration reported by a <i>specialist</i>
Arthritis	Non-erosive arthritis involving two or more peripheral joints, characterised by tenderness, swelling, or effusion
Serositis	Pleuritis – convincing history of pleuritic pain or pleuritic rub heard by a <i>specialist</i> or evidence of pleural effusion or Pericarditis – documented by ECG or rub or evidence of pericardial effusion
Renal disorder	Persistent proteinuria greater than 0.5 grams/24hr or greater than 2+ if quantitation not performed or Tubular casts – may be red cell, haemoglobin, granular, cellular or mixed
Neurological disorder	Seizures – without offending drugs or known metabolic derangements, such as uraemia, ketoacidosis or electrolyte imbalance
Hematologic disorder	Hemolytic anaemia – with reticulocytosis or Leucopenia – less than 3,500/mm ³ on two or more occasions or Thrombocytopenia – less than 100,000/mm ³ without offending drugs
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 6 months and confirmed by Treponema pallidum immobilisation or fluorescent treponemal antibody absorption test
Antinuclear antibody	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+).