



Here are the details of your

Accidental Death Cover Policy



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WriteMark™
Plain Language Standard

As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

We realise it's a lot to take in, but take the time to read it now, to ensure you understand the terms, conditions and exclusions.

Reading and understanding your policy

Accidental Death insurance covers you for death as a result of an **accident**. This policy wording contains important information about the policy. It explains what benefits will be paid, what you're not covered for and how to make a claim.

Please carefully read this policy wording and the separate **policy summary** that goes with it.

We have used the headings in this policy wording to help guide you. These headings are purely descriptive in nature. You should not rely on headings to interpret the policy.

Once you've read and understood this policy wordings and your **policy summary**, please keep them in a safe place. You'll need them to make a claim.

This policy has no cash value, so we won't pay any money if you decide to cancel the policy.

AA Life policies are provided and underwritten by Asteron Life Limited.

Please contact us if you have any questions or need more information.

How to contact us

For sales, service and general queries call us on **0800 874 444**

For claims enquiries:

- Call us on **0800 737 101**
- Email us at **claims@asteronlife.co.nz**

For more information go to **aalife.co.nz**

Words with specific meaning

We use the following common terms throughout this policy document that have the below meanings:

- 'we', 'us' or 'our' means Asteron Life Limited
- 'you' or 'your' means the person insured or the policy owner, depending on the context.

We have also coloured some words blue. These words have a specific meaning. We explain them here to help you understand your policy.

Policy summary

The most recent policy summary we have sent you, which includes all of the following:

- the person insured
- the policy owner
- the cover amount
- the date cover starts
- the date cover ends.

Accident

A single, sudden, unintended, external event that causes you bodily [injury](#).

Injury

This means an injury/injuries to you that meets all the following criteria:

- is caused solely and directly by a violent and visible event
- does not include illness, disease, a naturally occurring condition, or a degenerative process.

Pre-Existing Condition

An illness, disease, [injury](#), naturally occurring condition or degenerative condition that you were aware of, or a reasonable person in your position should have been aware of, before your [accident](#).

Cancelling your policy

You have a cooling-off period if you change your mind

We provide you with a 30-day cooling-off period.

You can cancel your policy within 30 days from the day your policy started, as long as you haven't made a claim. We will refund you the full amount of any premium paid.

If you choose to cancel your policy after the cooling-off period

You may choose to cancel your policy at any time, unless you have made a claim.

If you cancel your policy outside the cooling-off period and you have not suffered an [accident](#), we will refund you any amount we owe after the cancellation date.

If you have a concern

We value our customers and aim to deliver the best service possible. We also appreciate and encourage your feedback – the good and the bad. If you're not satisfied with one of our policies, our service or a decision we make, please tell us. Often a quick conversation with one of our representatives can help resolve things.

If we can't agree or if you are still unhappy, please let us know. We can explain our complaints procedure to you and we have a Customer Resolution Service to help you if needed.

Alternatively, write to us at:

The Complaints Officer
Asteron Life Limited
P O Box 894
Wellington 6140

Resolving complaints

At the time this policy is issued, Asteron Life is part of the Insurance & Financial Services Ombudsman Scheme (IFSO Scheme). The IFSO Scheme means that policy owners are provided with a free complaints resolution service. If you are not satisfied that we have resolved your complaint, you may refer it to the Insurance & Financial Services Ombudsman. They will respond if the policy and issue is within their jurisdiction.

Their contact details are:

Insurance & Financial Ombudsman
P O Box 10-845
Wellington 6143

Phone: **0800 888 202**

Fax: **04 499 7614**

Website: www.ifso.nz

Cover start and end

Your cover under this policy begins on the date shown on your [policy summary](#) or the date we choose if we restart your policy.

Your cover ends on the earliest of the following:

- the date your cover ends shown on your [policy summary](#)
- the date you cancel this policy
- 30 days after you miss a premium payment.

We will not pay any benefits for events that occur before the date your cover starts or after the date your cover ends.

If your policy ends because you haven't paid a premium you can apply to restart your policy. You must apply within 12 months of your policy ending. We will advise you of the conditions for restarting your policy and will tell you in writing if and when it is restarted.

Accidental Death Benefit

We will pay an Accidental Death Benefit as shown on your [policy summary](#) if you die as the direct result of an [accident](#) that happens anywhere in the world.

You have to have died solely and directly from injuries you received in the [accident](#) and you must have died within 90 days of the date of the [accident](#). Both the [accident](#) and your death must occur during your cover period. Your death must not be related to any other medical condition or a [Pre-Existing Condition](#).

Reduction in benefits at age 75

If you suffer an [accident](#) after your 75th birthday but before the date your cover ends we will pay half the amount shown on your [policy summary](#).

Limits on what we will pay

You can take out more than one Accidental Death policy with us. The total maximum combined cover we will pay under any Accidental Death Insurance policies is \$500,000.

What you are not covered for

We will not pay a claim if any of the following contributed to the accident or [injury](#) causing your death:

- any illness, disease, naturally occurring condition, degenerative process symptom of any of the above that you currently have, or have had before
- a deliberate act by you causing [injury](#) to yourself, whether you are sane or insane, unless the [injury](#) is indirect and unintended
- any [injury](#) that you had, or had the indications of, before the [accident](#)
- you participating in an illegal act
- you participating in, or practising for, any race or sport (except racing on foot) for which you have been paid for participating in within the last two years
- you engaging in scuba diving, parachuting, skydiving, skysurfing, base jumping, wingsuit flying, bungee jumping, hang gliding, mountaineering or rock climbing
- you flying on a non-scheduled flight or piloting any aircraft
- you having a blood alcohol content in excess of the current New Zealand driving limit
- you serving in the armed forces of any country or organisation
- any war-like activities (whether war is declared or not).

We will only pay a claim for:

- you taking drugs or narcotics if they are administered professionally by a doctor
- any surgical procedure if it is necessary following an [injury](#).

How to claim

To make a claim, contact Asteron Life on:

- phone: **0800 737 101**
- email: **claims@asteronlife.co.nz**
- mail: **Asteron Life Claims, PO Box 894, Wellington 6140**

We will tell you what evidence we require. You or your estate are responsible for the cost of providing this evidence.

We will pay you when we are satisfied the claim is legal and valid and we have all of the following:

- properly completed claim form(s)
- received proof of death
- acceptable evidence of the identity and legal title of the person making the claim
- the information we need to be able to assess the claim.

Who we will pay benefits to

If you have chosen to own an Accidental Death policy jointly, we will pay the benefits of this policy to any surviving policy owner. We will pay in New Zealand dollars. If you don't have a joint owner, we will make the payment to the policy owner or the policy owner's estate.

If you named a beneficiary to this policy we will make all benefit payments to the beneficiary regardless of who the policy owners are. You can name more than one beneficiary.

Information you provide must be correct

Your policy with us relies on the accuracy of the information supplied by you, or any person on your behalf. You must provide full and accurate information. You must also answer all questions we ask you honestly, correctly and completely.

If we find that your date of birth is wrong on the [policy summary](#), we can adjust the benefits provided under the policy to reflect your correct age and actual premiums paid. Alternatively, if you've overstated your age we may, at our discretion, repay any overpayments of premium.

Premium information

The premium amount is set out in your [policy summary](#) and you must pay in New Zealand dollars by a payment method we approve.

We can increase the premium amount for your policy only if, at the same time, we apply the same increase to every other Accidental Death policy we issued under the same offer made to you.

We will give you 28 days written notice of any change to your premium amount, posted to your last known address, or emailed to the email address you supplied. We consider you have received this notice on the 7th day after we send it.

You need to pay premiums until the policy ends.

The term of this policy is one year. We'll renew the policy at the end of each year when you pay the first instalment premium for the next year.

Other matters

You're covered anywhere in the world

This policy provides worldwide cover, 24 hours a day.

Governing law

This policy will be interpreted according to New Zealand law.

Statutory fund

The statutory fund relevant to your policy is Asteron Life Limited's Statutory Fund Number One.

General

When your policy starts Asteron Life will pay a commission to AA Life.

We're here to help you

Call us anytime

0800 874 444

Visit us online

aalife.co.nz

Or come in and see us at your nearest

AA Centre



Asteron Centre, Level 13, 55 Featherston Street, Wellington, 6011

PO Box 894, Wellington, 6140 New Zealand

Telephone 0800 874 444 Fax 0800 808 213