



WELCOME TO AA LIFE

AA Life is delighted to be giving you peace of mind that you are covered with Cancer Care Insurance. AA Life policies are provided and underwritten by Asteron Life Limited.

AA Life contact details are:

Asteron Centre
Level 13, 55 Featherston Street
Wellington, 6140
New Zealand

Telephone 0800 874 444

Fax 0800 255 325

Please call us if you need any information on your policy.

UNDERSTANDING THIS POLICY

Please carefully read this Policy Wording and the separate Policy Summary that goes with it.

- This Policy Wording contains important information about the policy. For example, it explains what benefits will be paid, what exclusions apply and how to make a claim.
- Your Policy Summary contains important information specific to you. For example, it sets out who the Person Insured is, who the Policy Owner is, the Cover and Premium Amounts that apply when the policy starts, and any special conditions.

In this Policy Wording “you” means the Person Insured or the Policy Owner, depending on the context.

In this Policy Wording the medical terms shown in italics are explained in the glossary at the end of the Policy Wording.

Once you have read and understood this Policy Wording and your Policy Summary, please keep them in a safe place. You will need them to make a claim.

Note that this policy has no cash value, so we will not pay any money if the Policy Owner decides to cancel the policy.

1. Cancer Care Benefit

We will pay the Cancer Care Benefit if you are diagnosed as having Cancer as defined in section 2 of this Policy Wording, and you are:

- younger than 65 years old when you are diagnosed; and
- still alive 14 days after the diagnosis of the Cancer.

The signs, symptoms and diagnosis of Cancer must occur at least 90 days after the date:

- your Cover Starts or Restarts; or
- your Cover Amount is increased (Note that if your Cover Amount is increased and signs, symptoms or diagnosis occurs within the 90-day period, only the existing Cover Amount is payable).

The diagnosis must occur before the date your Cover Ends.

Under this policy you will be paid the Cancer Care Benefit less any Early Stage Cancer Benefit already paid.

We will pay only one Cancer Care Benefit on this policy.

We will not pay a claim arising directly or indirectly from a Pre-Existing Condition, **as defined in section 5**, that was present in the five (5) years before your Cover Started or Restarted.

If your Cover Amount is increased, we will not pay the increased portion of your Cover Amount for a claim arising directly or indirectly from a Pre-Existing Condition, **as defined in section 5**, that was present in the five (5) years before your Cover Amount was increased.

2. What does “Cancer” mean?

Cancer means the presence of one or more invasive *malignant* tumours, including leukaemia, *malignant* bone marrow disorders and *malignant* lymphomas, characterised by:

- the uncontrolled growth and spread of *malignant* cells; and
- the invasion and destruction of normal tissue.

The tumour(s), including leukaemia, *malignant* lymphoma or bone marrow disorder must also:

- require treatment by surgery, radiotherapy, chemotherapy, biological response modifiers, or any other major treatment, or
- be totally incurable.

The following cancers are excluded:

- *CLL* which is histologically described as less than Rai Stage 1;
- melanomas which are both less than 1.5mm depth of invasion using the Breslow method and less than Clark Level 3 as determined by histological examination;

- all other types of skin cancers unless there is evidence of metastases;
- prostatic cancers which are histologically described as both TNM classification T1 or less and have a Gleason score of 5 or less; and
- tumours which are histologically described as *benign*, *pre-malignant* or *carcinoma in situ*.

Carcinoma in situ of the breast is included if the entire breast is removed specifically to arrest the spread of malignancy, and this procedure is the appropriate and necessary treatment.

Carcinoma in situ of the prostate is included if the entire prostate is removed specifically to arrest the spread of malignancy, and this procedure is the appropriate and necessary treatment.

3. Early Stage Cancer Benefit

We will pay an Early Stage Cancer Benefit if you are diagnosed as having Early Stage Cancer as defined in section 4 of this Policy Wording, and you are:

- younger than 65 years old when you are diagnosed; and
- still alive 14 days after the diagnosis of the Early Stage Cancer.

The signs, symptoms and diagnosis of Early Stage Cancer must occur at least 90 days after the date your Cover Starts or Restarts. The diagnosis must occur before the date your Cover Ends.

We will pay only one Early Stage Cancer Benefit on this policy.

We will not pay a claim arising directly or indirectly from a Pre-Existing Condition **as defined in section 5** that was present in the five (5) years before your Cover Started or Restarts.

4. What does "Early Stage Cancer" mean?

- a) *carcinoma in situ* is a cancer characterised by a focal autonomous new growth of carcinoma cells, which has not yet resulted in the invasion of normal tissue. "Invasion" means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The tumour must be classified as Tis according to the TNM staging method or FIGO Stage 0.

- b) CLL which is histologically described as Rai Stage 0.
- c) prostate cancer diagnosed as both TNM classification T1 and Gleason score of 5 or less. The tumour must be confined within the prostate.
- d) *malignant* melanoma that is both less than 1.5mm depth of invasion using the Breslow method and less than Clark Level 3 as determined by a histological examination.

The following are excluded:

- *Carcinoma in situ* of the cervix uteri of Cervical Intraepithelial Neoplasia (CIN) classifications CIN1 and CIN2;
- All forms of skin cancer that are not melanoma.

5. What is a "Pre-Existing Condition"?

A Pre-Existing Condition is an illness, condition or related signs or symptoms that you were aware of, or a reasonable person in your position should have been aware of, or for which you had a conventional or alternative medical consultation, or treatment.

If you would like further information on what may constitute a Pre-Existing Condition, please feel free to call us on 0800 874 444.

6. What exclusions apply?

We will not pay any claim arising directly or indirectly from a Pre-Existing Condition, **as defined in section 5** that was present in the five (5) years before your Cover Started or Restarts.

If your Cover Amount is increased, we will not pay the increased portion of your Cover Amount for a claim arising directly or indirectly from a Pre-Existing Condition, **as defined in section 5**, that was present in the five (5) years before your Cover Amount was increased.

Benign tumours of the brain and spinal cord are not covered under this policy.

7. When does the cover start and end?

Your cover under this policy begins on the date your Cover Starts shown on your Policy Summary or the date we Restart your policy.

Your cover ends on the earliest of:

- your death;
- a Cancer Care Benefit being paid;
- the date your Cover Ends shown on your Policy Summary;
- the date the Policy Owner cancels this policy; or
- your cover lapsing due to unpaid premium.

If your policy ends because of an unpaid premium, you can apply to us 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.

8. How to claim

To make a claim, contact AA Life on:

Telephone 0800 874 444 ; or

Email claims@aalife.co.nz; or

Mail AA Life Claims, PO Box 894, Wellington 6140.

You must notify us as soon as possible of a diagnosis of cancer that could give rise to a claim.

We will tell you what evidence we require. The Policy Owner is responsible for the cost of providing this evidence.

We may need you to be examined by a doctor of our choice to assist with the assessment of your claim.

Payments under this policy will be made once:

a) we have received the following:

- properly completed claim form(s);
- proof of the condition for which the claim is being made; and
- copies of all investigations performed which may include, but are not limited to, clinical, radiological, histological and laboratory evidence;
- copy of your medical history for the purposes of assessing the claim; and

b) we have confirmed you are eligible for a payment.

If you fail to provide us with any such information or comply with any such requirements within 120 days of us making the relevant request, Asteron may end your claim.

The total maximum cover available under any AA Life Cancer Care Insurance policy or similar policies covering cancer offered by AA Life is \$100,000.

9. Who will the benefits be paid to?

The benefits under this policy will be paid in New Zealand dollars to the Policy Owner.

10. Information you provide must be correct

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 your age has been overstated, we may, at our discretion, repay any overpayments of premium.

If we find that your smoker status is wrong on the Policy Summary, we can adjust the benefits provided under the policy to reflect your correct smoker status and actual premiums paid.

11. Premium information

The Premium Amount must be paid in New Zealand dollars by a payment method approved by us.

We will recalculate the Premium Amount on each anniversary of the date your Cover Starts or Restarts and notify the Policy Owner of the new Premium Amount. We will base the new Premium Amount on:

- our then current premium rates;
- your sex and smoking status;
- the then Cover Amount; and
- your age on your next birthday after the recalculation.

We will give you 28 days written notice of any change to your Premium Amount, posted to your last known address. The notice is considered to have been received by you on the third day after posting.

Premiums are payable until the policy ends.

12. Other matters

- This policy provides worldwide cover, 24 hours a day.
- When your policy starts Asteron will pay a commission to AA Life.
- This policy will be interpreted according to New Zealand law.
- Asteron as underwriter of your policy is required under the Insurance (Prudential Supervision) Act 2010, to establish a statutory fund. The statutory fund relevant to your policy is Asteron's Statutory Fund Number One.

Glossary

Benign: not malignant or harmful in effect

Carcinoma in situ: cancer that involves only the place in which it began and that has not spread

CLL: Chronic Lymphocytic Leukaemia means overactivity of the lymphatic tissue with an increase in the number of lymphocytes in the blood, abnormal proliferation of lymphatic cells in all lymphatic tissue.

Malignant: a mass of cancer cells that may invade surrounding tissues or spread to distant areas of the body

Pre-malignant: a condition that may (or is likely to) become cancer