

**AA** Life Insurance



Here are the details of your  
**Accidental Death Cover**

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**WriteMark**<sup>TM</sup>  
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.

## Reading and understanding your cover

Accidental Death cover pays out a tax-free lump sum if the person insured dies as a result of an **accident**.

This policy wording contains important information about Accidental Death Cover. It explains what benefits will be paid, what exclusions apply and how to make a claim. Please carefully read this policy wording, the policy wording for AA Life Insurance, and the separate **policy summary** that goes with it.

We have used 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.

## Words with specific meaning

We have coloured some words blue. These words have a specific meaning. We've explained them in the 'Definitions' section at the end of this policy wording.

## Accidental Death Cover start and end

Your Accidental Death cover under this policy begins on the date shown on your **policy summary** or the date we restart your policy.

Your Accidental Death cover ends on the earliest of the following:

- the date your cover ends, as shown on your **policy summary**
- the date you cancel your policy
- the date you cancel your Accidental Death cover
- 30 days after you miss a premium payment
- the date the person insured dies.

We won't pay any benefits for events that happens before the date your cover starts or after the date your cover ends.

## Accidental Death Benefit

We'll pay the Accidental Death Benefit as shown on your **policy summary** if the person insured dies as the direct result of an **accident** that happens anywhere in the world.

They must have died solely and directly from an **injury** they received in the **accident**, and they must have died within 90 days of the date of the **accident**. Both the **accident** and their death must occur during your cover period. Their death must not be related to any other **medical condition** or a **pre-existing condition**.

## What the person insured isn't covered for

We won't pay a claim if any of the following contributed to the **accident** or **injury** causing the person insured's death:

- any **medical condition**
- a deliberate act by you or the person insured causing the person insured's **injury**, whether you or the person insured are sane or insane, unless the **injury** is indirect and unintended
- any injury that they had, or had the indications of, before the **accident**
- their participation in an illegal act
- their participation in, or practising for, any race or sport (except racing on foot) for which they have been paid for participating in within the last two years
- their engagement in scuba diving, parachuting, skydiving, skysurfing, base jumping, wingsuit flying, bungee jumping, hang gliding, mountaineering or rock climbing
- them flying on a non-scheduled flight or piloting any aircraft
- them having a blood alcohol content in excess of the current New Zealand driving limit
- them serving in the armed forces of any country or organisation
- any war-like activities (whether war is declared or not)
- drugs or narcotics
- any surgical procedure.

However, we'll pay a claim if:

- the drugs or narcotics were administered professionally by a doctor to the person insured
- the surgical procedure on the person insured was necessary after an **injury**.

## Limits on what we'll pay

The person insured can have cover under more than one AA Life insurance policy with Accidental Death cover. The total maximum combined cover we'll insure them for under any AA Life insurance policy with Accidental Death cover is \$500,000.

We'll apply this maximum amount across all AA Life insurance policies with Accidental Death cover that pay out on the death of the person insured due to an **accident**.

If the person insured's combined Accidental Death cover across all AA Life insurance policies is more than \$500,000, we'll calculate and refund premiums paid on cover above that amount.

## What we need to assess your claim

We'll pay you when we are satisfied that a claim is eligible and we have received all of the following:

- properly completed claim form(s)
- proof of the person insured's death
- acceptable evidence of the identity and legal title of the person making the claim
- any other information we need to assess the claim.

You or the person insured's estate are responsible for the cost of providing this evidence.

## Who we'll pay benefits to

If you have chosen to own this AA Life Insurance policy jointly, we'll pay the Accidental Death to any surviving policy owner(s). If the person insured is the only policy owner, we'll make the payment to their estate. If not, we'll pay you.

If you have chosen to add nominated beneficiaries, we'll make the Accidental Death payments to the nominated beneficiaries regardless of who the policy owners are. Claim payment amounts will be paid as stated on the nominated beneficiary form.

We'll usually make payment within 48 hours of accepting the claim.

## Definitions

### Accident

Accident means a single, sudden, unintended, external event that causes bodily **injury** to the person insured.

### Injury

Injury means an injury or injuries to the person insured while Accidental Death cover was in force under this policy, and meets all the following:

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

### Medical condition

Medical condition means any illness, disease, or naturally occurring condition, as well as any degenerative process symptom for these that the person insured currently has, or has had before.

## Pre-existing condition

Pre-existing condition means an illness, disease, **injury**, naturally occurring condition or degenerative condition that the person insured was aware of, or a reasonable person in their position should have been aware of, before their **accident**.

## Policy summary

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

- the person insured
- the policy owner
- the cover(s) included on your policy
- the cover amount
- the date cover starts
- the date cover ends.

# We're here to help you

Call us anytime

**0800 AA LIFE (0800 225 433)**

Visit us online

**[aalive.co.nz](http://aalive.co.nz)**

Or come see us at your nearest

**AA Centre**

