

AA Life Insurance



Here are the details of your
Cancer Care Cover

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WriteMarkTM
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

Cancer Care pays out a lump sum if the person insured is diagnosed with **cancer**.

This policy wording contains important information about Cancer Care. 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've 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.

Cancer Care Cover start and end

Your Cancer Care Cover under this policy begins on the date shown on your **policy summary** or the date we restart your policy.

Your Cancer Care 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 Cancer Care Cover
- 30 days after you miss a premium payment
- the date the person insured dies
- the date a Cancer Care Benefit claim is accepted.

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

Cancer Care Benefit

We'll pay the Cancer Care Benefit if the person insured is diagnosed as having **cancer** and they're still alive 14 days after the diagnosis of the **cancer**.

The diagnosis must occur before the date your cover ends. The benefit will be the Cancer Care Cover amount shown on the **policy summary** that applies at the date of diagnosis.

Under this policy, we'll pay the Cancer Care Benefit less any Early Stage Cancer Benefit already paid.

We'll only pay one Cancer Care Benefit on this policy.

Early Stage Cancer Benefit

We'll pay an Early Stage Cancer Benefit of 10% of the Cancer Care Cover amount that applies at the date of diagnosis up to \$10,000 if an oncologist diagnoses the person insured as having **early stage cancer** and they're still alive 14 days after the diagnosis.

We'll reduce the cover amount for Cancer Care by this amount and reduce premiums as appropriate to the new amount.

We'll only pay the Early Stage Cancer Benefit once, for any type of **early stage cancer** diagnosed.

What the person insured isn't covered for

We won't pay any claim that arises directly or indirectly from a **pre-existing condition** that was present in the five years before your cover started or restarted.

If you increase your cover amount, we won't pay a claim on the increased portion of your cover amount if the claim arises from a **pre-existing condition** that was present in the five years before your cover amount was increased.

We won't pay any claim if the signs, symptoms and diagnosis of **cancer** or **early stage cancer** occur within 90 days after the date your cover starts or restarts.

This policy does not cover benign tumours of the brain or spinal cord.

Limits on what we'll pay

The person insured can have cover under more than one AA Life insurance policy with Cancer Care cover. The total maximum combined cover we'll insure them for under any AA Life insurance policy with Cancer Care cover is \$100,000. We'll apply this maximum amount across all AA Life insurance policies with Cancer Care cover.

If the person insured's combined Cancer Care cover across all AA Life insurance policies is more than \$100,000 we'll calculate and refund premiums paid on cover above that amount.

What we need to assess your claim

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

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

- properly completed claim form(s)
- copies of all investigations performed, which may include, but are not limited to, clinical, radiological, histological and laboratory evidence
- a copy of the person insured's medical history, for the purpose of assessing the claim.

You or the person insured are responsible for the cost of providing this evidence. We may require the person insured to have one or more medical examinations at our expense. An example is we may need a doctor of our choosing to examine the person insured, to help us with the assessment of the claim.

Who we'll pay benefits to

If you have chosen to own this AA Life Insurance policy jointly, we'll pay the Cancer Care benefit to the policy owners. If you don't have a joint owner, we'll make the payment to you.

Definitions

Cancer

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
- the invasion and destruction of normal tissue.

The tumour or tumours, including leukaemia, malignant lymphoma or bone marrow disorder, must also meet either of the following:

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

None of the following cancers are covered under the Cancer Care benefit:

- Chronic Lymphocytic Leukemia (CLL) blood cancer that is histologically described as less than Rai Stage 1
- melanomas that 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

- Cancers of the prostate that are histologically described as both TNM classification T1 or less and have a Gleason score of 5 or less
- tumours that are histologically described as benign, pre-malignant or carcinoma in situ
- carcinoma in situ of the breast except where the entire breast is removed as recommended by the treating surgeon
- carcinoma in situ of the prostate except where the entire prostate is removed as recommended by the treating surgeon.

Early stage cancer

Early stage cancer means any of the following:

- 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
- Chronic Lymphocytic Leukemia (CLL) that is histologically described as Rai Stage 0
- prostate cancer diagnosed as both TNM classification T1 and Gleason score of 5 or less. The tumour must be confined within the prostate
- 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.

Neither of the following are covered for an Early Stage Cancer Benefit payment under this policy:

- 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.

Pre-existing condition

Pre-existing condition means an illness, condition or related signs or symptoms that meets any of these criteria:

- the person insured was aware of it
- a reasonable person in the person insured's position should have been aware of it
- the person insured had a conventional or alternative medical consultation, or treatment for it.

If you would like further information on what may be considered a pre-existing condition, please feel free to call us on 0800 AA LIFE (0800 225 433).

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

Or come see us at your nearest

AA Centre

