

The image features a family of four lying on their stomachs on a grassy lawn. On the left, a man with extensive tattoos on his arms and chest is smiling broadly. In the center, a young girl with blonde hair in a ponytail is reaching out towards the man. To her right, a baby in a white shirt is looking towards the camera. On the far right, a woman with dark hair is smiling. The top of the image is partially obscured by a yellow graphic consisting of several overlapping circles. The text 'AA Life Insurance' is positioned in the top left corner, with 'AA' inside a white circle.

**AA** Life Insurance

Here are the details of your  
**Serious Injury 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

Serious Injury Cover pays out a lump sum if the person insured experiences a **serious injury**.

This policy wording contains important information about Serious Injury 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.

## Serious Injury Cover start and end

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

Your Serious Injury 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 Serious Injury Cover
- 30 days after you miss a premium payment
- the date the person insured dies.

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

## Serious Injury Cover Benefit

We'll pay the Serious Injury Benefit if the person insured, while covered under this benefit, experiences a **serious injury** and they survive for at least 14 days after that serious injury.

The following table lists the **serious injuries** covered and how much we'll pay for each. We'll make payments for the **serious injury** once the person insured meets all claim criteria.

Serious Injury	Multiple of cover amount
Fracture of jaw	1
Fracture of skull	1
Fracture of forearm	1
Fracture of collarbone	1
Fracture of wrist	1
Fracture of hand (excluding fingers)	1
Fracture of upper arm	2
Fracture of shoulder	2
Fracture of elbow	2
Fracture of vertebrae	2
Fracture of kneecap	2
Fracture of ankle	2
Fracture of heel	2
Fracture of foot (excluding the toes)	2
Fracture of leg below the knee (tibia or fibula)	2
Fracture of the leg above the knee (femur)	3
Fracture of multiple limbs	3
Fracture of the hip	3
Fracture of the pelvis	3
<b>Burns</b>	6
Total and permanent loss of the entire thumb and entire index finger of the same hand	6
Total and permanent <b>profound</b> loss of hearing in both ears	12
Total and permanent loss of use of a foot from the ankle joint	12
Total and permanent loss of use of a hand from the wrist	12
Total and permanent loss of either an eye or all sight in one eye	12

If the same **accident** results in more than one **serious injury**, we'll pay you the single greatest benefit payment amount of all the serious injuries the person insured sustained. If a **serious injury** later progresses to a different **serious injury** that we would have paid more for, we'll pay the difference.

Where there is a delay between the **injury** occurring and the **serious injury** definition being met, we'll pay the benefit as at the date the person insured experienced the original **injury**.

In the table on the previous page, for fractures other than of the jaw, skull, vertebrae or pelvis, 'fracture' means any fracture resulting from an **accident** requiring fixation, immobilisation (including a moonboot) or plaster-cast treatment of the affected area.

Any fracture must be certified by an appropriate **registered doctor** within 30 days of the **accident**.

## How the Serious Injury Cover amount is calculated

We'll show the Serious Injury Cover amount and the premium on your **policy summary** when the cover starts and at each anniversary of the date your policy started.

## What the person insured isn't covered for

We won't pay a claim if the person insured doesn't survive 14 days following the **serious injury** they are claiming on.

We'll only make one payment for each **serious injury** in any 24-month period. For example, if we paid a benefit because the person insured experienced a fracture of wrist, we won't pay for another fracture of wrist that occurs within 24 months.

## Limits on what we'll pay

The person insured can have cover under more than one AA Life insurance policy with Serious Injury cover. The total maximum combined cover we'll insure them for under any AA Life insurance policy with Serious Injury cover is \$5,000.

We'll apply this maximum amount across all AA Life insurance policies with Serious Injury cover that pay out on a **serious injury**.

If the person insured's combined Serious Injury cover across all AA Life insurance policies is more than \$5,000, 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 an **injury** 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 of the following:

- properly completed claim forms
- proof of the **serious injury** for which you are claiming
- copies of medical reports and results of investigations performed.

You or the person insured are responsible for the cost of providing this evidence. We may also require the person insured to have one or more medical examinations at our expense.

## Who we'll pay benefits to

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

# Definitions

## Accident

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

## Burns

Burns means full-thickness burns to any of the following, of at least:

- 20% of the body surface area
- 25% of the face, requiring surgical debridement and/or grafting
- 50% of both hands, requiring surgical debridement and/or grafting.

## Injury

Injury means an injury or injuries to the person insured while this Serious Injury 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.

## 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.

## Profound

profound deafness means an 91 dB or greater hearing threshold, averaged at frequencies 0.5, 1, 2, 4 kHz.

## Registered doctor

Registered doctor means a medical doctor who is legally and appropriately qualified and properly registered in New Zealand or Australia.

The doctor cannot be any of the following:

- you or the person insured
- a business partner of either you or the person insured
- an immediate family member or person who is otherwise related to you or the person insured.

We reserve the right to accept the advice of a medical practitioner practising outside New Zealand or Australia.

The medical practitioner must have qualifications equivalent to New Zealand or Australian standards.

Where reasonable, we may require that the person insured see a **specialist medical practitioner**.

## Specialist medical practitioner

Specialist medical practitioner means a registered doctor who is a Member or Fellow of an appropriately recognised Specialist College, and who has Medical Council of New Zealand vocational registration in the specialty that directly relates to the medical condition experienced by the person insured.

## Serious injury/Serious injuries

Serious injury means an **injury** caused by an **accident** that is covered under the Serious injury table

# 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**

