

Certificate of Free Temporary Cover

NZHL Life provides Free Temporary Cover on the life to be insured named in a completed application while the application is being assessed.

The life to be insured is covered if he or she dies, or is diagnosed with one of the Trauma conditions below, as a result of accidental injury, sickness, or illness, before this Free Temporary Cover ends.

Free Temporary Cover starts

The Free Temporary Cover starts from the date the application is signed and is valid for 60 days, provided the first premium being paid or a valid payment instruction being received by the Insurer.

Free Temporary Cover ends

The Free Temporary Cover ends on the earliest of the following happening:

- The expiry of 60 days since the Free Temporary Cover started;
- The Insurer is in receipt of a request to cancel the application;
- The date on which the Insurer seeks facultative reinsurance in respect of the Cover applied for in order to secure better terms for the life to be insured;
- The date the Policy Owner is advised that that the application has been accepted or refused.

When there is no Free Temporary Cover

There is no Free Temporary Cover if:

- The life to be insured is under the age of 10;
- The life to be insured is over the age of 65;
- The life to be insured has had an insurance application refused, deferred or assessed as non-standard by any life insurer or life insurance company;
- The life to be insured has in the past had an insurance policy avoided due to non-disclosure;
- If the Cover(s) being applied for in the application for the life to be insured would have been refused, deferred, or assessed as non-standard in anyway;
- The life to be insured has non-disclosed any material information on the application;
- If a similar application has been accepted and a policy issued by another company since this application was completed.

Trauma conditions covered

Blindness, Coma, Deafness, Severe burns, Major Head Trauma, Paralysis and Total and Permanent loss of use of two limbs, as defined in the NZHL Life Trauma Cover policy wording.

The amount of Free Temporary Cover

Irrespective of the number of Certificates issued for any one life to be insured, the amount of Free Temporary Cover is the sum insured being applied for in the application, but limited to the following:

- A maximum of \$500,000 for Death;
- A maximum of \$250,000 for Trauma conditions covered;
- A maximum of \$5,000 where the Cover being applied for does not include Life Cover or Trauma Cover.
- A maximum combined amount payable on a life to be insured of \$500,000.

In terms of this Certificate and other concurrent Certificates, no Free Temporary Cover is payable if any proposed Covers becomes payable.

Exclusions

Accidental injury, sickness, or illness excludes death or trauma caused by or resulting from:

- A self-inflicted act, whether sane or insane;
- Taking drugs, alcohol or any intoxicating substance;
- Participation in a criminal activity;
- Aviation other than as a fare paying passenger on a recognised airline;
- Taking part in risks or occupation which would exclude the life to be insured from insurance Cover for death or trauma;
- Any accident, sickness or illness which occurred on or before the date of the application; and
- Any sickness or illness that arose from a pre-existing condition or symptom before the date of application.

Accident means external or internal bodily injury caused solely and directly by violent, accidental, external or visible means. The injury must be unintended and unexpected.

Application means the completed application form for the Cover(s) being applied for by the persons named in the application form.

Pre-existing condition means any sickness that the policy owner or the life to be insured were aware of, or the life to be insured had sought advice or medical treatment or surgery, or a reasonable person in the same position should have been aware of, before the Free Temporary Cover starts.