



Mortgage Protector. Terminal illness booster cover.

Your cover in detail.

1. Introduction.

This Terminal illness booster cover provides **you** with a lump sum payment if an **insured person** is diagnosed with a **terminal illness**.

The **policy schedule** will show which **insured person** this Terminal illness booster cover applies to and any Additional options that may apply.

2. Built-in benefit.

2.1 Benefit.

If an **insured person** is:

- diagnosed with a **terminal illness**, and
- survives for at least 30 days after the date of diagnosis of **terminal illness** without the use of a life support system,

we will pay the Terminal illness booster cover **sum insured**. The **sum insured** is up to 25% of the Life cover **sum insured** this Terminal illness booster cover is linked to, up to a maximum of \$500,000.

2.2 Premium holiday option.

You can apply to **us** in writing once to ask **us** to suspend this Terminal illness booster cover and the premiums for an **insured person** up to 12 consecutive months. The Premium holiday option is only available for the following reasons: redundancy, bankruptcy, tertiary studies or overseas travel.

You must advise **us** how long **you** want the cover and the premiums suspended. In applying for the Premium holiday option **you** acknowledge that reinstating this Terminal illness booster cover within the 12-month period is **your** sole responsibility. **You** can exercise this premium holiday option during the days of grace by writing to **us** advising the reason why premium payments have stopped.

Conditions.

- a. **We** will acknowledge the request, suspend this Terminal illness booster cover confirming that the Premium holiday option has been activated if a valid reason is given. **We** may require evidence of the reason for the suspension.
- b. **You** can reinstate this Terminal illness booster cover without providing the **insured person's** health information.
- c. From the date **you** reinstate this Terminal illness booster cover, premiums are payable on the same terms that applied before the premium holiday. **We** will base the premium on the **insured person's** current age and the premium rates, that apply at that time.

3. Additional options.

3.1 CPI option.

If this option is included in this cover, the **policy schedule** will show which **insured person** this applies to.

How **we** apply the CPI option is set out in section 7 of the Policy terms and conditions.

The last increase under this CPI option for an **insured person** under the Terminal illness booster cover will be applied on the **policy anniversary** immediately before **their** 65th birthday.

4. Claims.

4.1 Notice.

You must notify **us** in writing immediately or as soon as practically possible after **you** become aware of any claim or potential claim under this Terminal illness booster cover.

We will advise **you** of the requirements **we** need to assess **your** claim.

You must pay any expenses incurred in proving **your** claim.

4.2 Obligations.

You must:

- Complete **our** claim form (if required) in full and send it to **us** as soon as reasonably possible.
- Supply **us** with all relevant medical evidence **we** reasonably require in connection with the claim.
- Authorise the disclosure to **us** of the **insured person's** or **your** personal information in connection with the claim held by any other party.

- Authorise the disclosure of the **insured person's** or **your** personal information held by **us** to another party to evaluate the claim.
- Provide **us** with any other relevant information **we** reasonably require.

The **insured person** must:

- Provide a signed report from the **specialist medical practitioner** treating **them** confirming the diagnosis and prognosis of the **terminal illness**.
- Undergo one or more medical examinations if **we** reasonably request **them** at **our** expense. This may include blood tests and medical testing.

You and **they** must comply with the obligations set out above before **we** assess a claim.

5. When this option ends.

This Terminal illness booster cover ends for an **insured person** on the earliest:

- you** cancel **their** Terminal illness booster cover, or
- their** Life cover in this Policy ends, or
- this Policy ends for any reason.

6. General definitions.

Terminal illness.

An illness where, after considering the current or future treatment the **insured person** would be reasonably expected to receive, **they** are likely to die within 12 months. The **specialist medical practitioner** treating **their** condition must certify the diagnosis and prognosis of the **terminal illness**. Another **specialist medical practitioner** nominated by **us** must confirm the diagnosis and prognosis.