

Mortgage Protector. Specific injury cover.

Your cover in detail.

1. Introduction.

This Specific injury cover provides **you** a lump sum payment if the **insured person** suffers one of the **specific injuries** as a result of an **accident**.

The **policy schedule** will show which **insured person** this Specific injury cover applies to, and any Additional options that may apply. This cover will only remain in force while **you** hold a **qualifying cover** for the **insured person** (see Section 7: General definitions).

2. Built-in benefits.

2.1 When do we pay this benefit?

We will pay **you** the Specific injury cover benefit if all the following conditions are met:

- The **insured person** suffers a **specific injury** as a result of an **accident** while the Specific injury cover remains in force and survives for at least 14 days after suffering the **specific injury**.
- The **accident** which caused the **specific injury** occurred on, or after the cover **start date**, while the **insured person's** Specific injury cover remains in force.
- An appropriate **medical practitioner** or **specialist medical practitioner** confirms the diagnosis of the **insured person's injury** giving rise to the claim.

The Specific injury cover benefit will be paid once an eligible claim is accepted by **us**.

2.2 How much do we pay?

If the **insured person** suffers a **specific injury**, we will pay a lump sum which is calculated as a multiple of the Specific injury cover's **sum insured**. The amount we multiply the **sum insured** by depends on the **specific injury** the **insured person** has suffered.

The amount we pay is shown in the table below in section 2.3 and is subject to a maximum amount of \$60,000 per **insured person**, during a **policy anniversary** year, across all **specific injury** claims made under this Specific injury cover. The lump sum is calculated based on the **sum insured** at the date the **injury** was suffered and is not subject to any offsets.

2.3 What specific injuries will we cover?

The following table lists the **specific injuries** we cover and how much we will pay for each. Some of these **injuries** have specific definitions which you can find in the General definitions in Section 7. Any injury or other physical condition, disease or ailment not caused by an **accident** and not listed in this table is not covered.

Injury groups	Specific injury means	Amount we will pay
Group 1	Fracture of jaw, skull.	2 times the sum insured
	Fracture of forearm, collarbone.	
	Fracture of wrist, hand (excluding fingers).	
	Fracture of kneecap.	
	Fracture of ankle, heel.	
	Fracture of foot (excluding the toes).	
	Fractured vertebrae.	
	Fracture of upper arm bone, shoulder blade, elbow.	
Group 2	Full thickness or third degree burns to at least 9 percent of the body surface area.	3 times the sum insured
	Fracture of leg below the knee (tibia or fibula).	
	Fracture of the hip.	
	Fracture of leg above the knee (femur).	
	Fracture of the pelvis.	
Group 3	Fracture of multiple limbs.	6 times the sum insured
	Any injury that the insured person had surgery under general anaesthesia for.	
	Full thickness or third degree burns to at least 20 percent of the body surface area.	
	Full thickness or third degree burns to at least 25 percent of the face.	
	Full thickness or third degree burns to at least 50 percent of both hands.	
Group 4	Loss of the thumb and index finger of the same hand.	12 times the sum insured
	Loss of sight in one eye.	
	Loss of use of one limb.	
	Loss of sight in both eyes.	
Group 4	Profound deafness in both ears.	12 times the sum insured
	Paralysis.	

2.4 We will only pay once for each accident.

We will only pay one Specific injury cover benefit for each **accident**.

If the **insured person** suffers more than one **injury** from the same **accident**, we will pay for the **specific injury** that pays the highest amount.

If the **insured person's specific injury**, progresses to a **specific injury** that pays more due to the same **accident** within 12 months, we will pay the difference between the amount we have already paid, and the higher amount. This difference will only be paid while this cover remains in force. **You** will need to notify **us** of the progressed claim leading to another **specific injury**, within 12 months of the date that the later, directly related **specific injury** occurred, including medical evidence from a **medical practitioner** or **specialist medical practitioner**.

2.5 We will provide cover for the same injury caused by a new accident.

Once we have paid a claim for a **specific injury** under this cover, and where the **insured person** suffers the same **specific injury** again and providing the maximum set out in section 2.2 has not been reached, we will pay a lump sum as set out in sections 2.2 and 2.3, where the **insured person's injury** is:

- caused by a new and unrelated **accident**, and
- not related to any previous **injury** for which we have paid a claim, and from which the **insured person** has not fully recovered.

3. Additional option.

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** will be applied on the earliest of:

- the **policy anniversary** before **their** 65th birthday, or
- the total **sum insured** for **them** on this cover reaches \$5,000.

4. How to make a claim.

4.1 Notice.

- **You** or the **insured person** must notify **us** as soon as practically possible if **you** or **they** become aware of any claim or potential claim under this Specific injury cover. **You** can notify **us** through the "Make a Claim" section on fidelitylife.co.nz, or by contacting **your** adviser, or calling **us** directly.
- **We** will advise **you** of the requirements we need to assess your claim.
- **We** won't pay any **specific injury** claim, including a claim for a progressed **specific injury** under section 2.4 until we receive all the requirements we need to assess the claim and confirm that it is covered. Refer to Section 8 of the Policy terms and conditions for all claims conditions.

4.2 Obligations.

You and the **insured person** must:

- Complete **our Specific injury cover** claim form in full and send it to **us** as soon as practically possible.
- Supply **us** with all relevant medical evidence **we** reasonably require in connection with the **specific injury** claim, or for a **specific injury** which has progressed to another **specific injury** within a 12-month period.
- Authorise the disclosure to **us** of **their** or **your** personal information in connection with the claim held by any other party.
- Authorise the disclosure of **their** or **your** personal information held by **us** to another party to evaluate the claim.

The **insured person** must:

- Provide a signed report from an appropriate **medical practitioner**, or **specialist medical practitioner** confirming the occurrence of the **specific injury**. For fractures, the diagnosis must be within 60 days of the **accident** giving rise to the claim.
- **We** may also request other additional claim proofs necessary to complete **our** assessment of the claim including an independent opinion from an appropriate **medical practitioner**, or **specialist medical practitioner**, approved by **us**.

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

5. Exclusions.

We will not pay any claim under this Specific injury cover for any **specific injury** that is a direct, or indirect result of:

- Any act or omission by the **insured person** intended to cause harm to themselves, such as intentional self-harm, including attempted suicide;
- The **insured person** being under the influence of alcohol or drugs, except where the drugs were prescribed by, and were being used in, accordance with the directions of a **medical practitioner** or **specialist medical practitioner**;
- The **insured person's** participation in any criminal activity;
- The **insured person** does not survive for at least 14 days after suffering the **specific injury**;
- Any pastime or pursuit agreed between **you** and **us** and endorsed on this Policy or the **policy schedule**;
- Where the injury is caused by medical or surgical treatments by a **registered health professional**, including any complications arising from such treatments

We also won't pay a claim, or any further claim for a **specific injury** which has progressed to another **specific injury** in the period stated in section 2.4, if the **insured person** has not followed the advice and treatment from a **medical practitioner**, or **specialist medical practitioner**.

6. When will this cover end?

This Specific injury cover ends for an **insured person** on the earliest date where:

- **you** no longer hold at least one **qualifying cover** on them, or
- **they** reach **their** 70th birthday, or
- **you** or **we** cancel **their** Specific injury cover, or
- this Policy ends for any reason, or
- **they** die.

7. General definitions.

The definitions shown below apply to all derivatives of the words defined.

Accident.

A single, sudden, unintended, violent, visible, traumatic external event causing immediate physical trauma.

Avulsion fracture.

A failure of bone in which a bone fragment or flake of bone (also known as a flake fracture) is pulled away from its main body by soft tissue that is attached to it.

Bone bruising.

An **injury** where small blood vessels within the bone are damaged, causing bleeding and swelling without breaking the bone.

Burns.

Tissue **injury** caused by thermal, electrical or chemical agents that results in full thickness or third degree burns to at least:

- 9% of the Body Surface Area as measured by the Rule of 9's or the Lund and Browder Body Surface Chart, or
- 20% of the Body Surface Area as measured by the Rule of 9's or the Lund and Browder Body Surface Chart, or
- 50% of both hands requiring surgical debridement and/or grafting, or
- 25% of the face requiring surgical debridement and/or grafting.

Fracture.

A break or crack in a bone, with or without displacement, as confirmed by radiological imaging and diagnosed by an appropriate **medical practitioner** within 60 days of the **accident** giving rise to the fracture.

For the purpose of this cover, a fracture does not include: **osteoporotic fractures**, or an **avulsion fracture**, or a **hairline fracture**, or **stress fracture**, or **bone bruising**.

Fracture of multiple limbs.

A **fracture** to two or more limbs. In this case, limb is a leg below the hip joint, including foot (excluding toes), or an arm below the shoulder joint, including hand (excluding the fingers).

General anaesthesia.

A state of unconsciousness and immobility, with the absence of pain sensation or awareness, resulting from the administration of anaesthetic drugs.

Hairline fracture.

A hairline fracture is a small crack or thin break in a bone caused by repetitive stress or overuse rather than a single traumatic event.

Injury.

Physical injury caused solely and directly by an accident. The injury must be unintended and unexpected.

Loss of use of one limb.

The total and permanent loss of use of one limb. In this case, a limb is any of the following:

- An arm from the elbow or leg from the knee joint, or
- A hand from the wrist or a foot from the ankle joint.

Loss of sight in one or both eyes.

The permanent and irreversible loss of sight in one or both eyes which must be confirmed by an appropriate **specialist medical practitioner** and measured by one of the following:

- Visual acuity of 6/60 or less in the eye after correction.
- A field of vision constricted to 20 degrees or less of arc.
- A combination of visual defects causing the same amount of visual impairment as either of the above.

Loss of the thumb and index finger of the same hand.

The total and permanent complete severance of the thumb and index finger from the metacarpophalangeal joints, of the same hand.

Osteoporotic fracture.

A fracture that occurs in a bone weakened by osteoporosis, or where the bone's reduced density and strength has made it susceptible to breaking.

Paralysis.

The total and permanent loss of use of one or more entire arm or leg, including monoplegia, diplegia, hemiplegia, paraplegia, quadriplegia, and tetraplegia.

The diagnosis must be confirmed by a **specialist medical practitioner**.

Profound deafness in both ears.

An unequivocal diagnosis of profound and permanent loss of hearing in both ears, both natural and assisted (excluding via cochlear implant), by an appropriate **specialist medical practitioner**.

Profound loss of hearing is having an average hearing threshold of 91dB or greater, measured at frequencies of 500, 1000, and 1500 Hz.

Qualifying cover.

A qualifying cover is any one of the following covers held by **you** on an **insured person** and is a condition of **you** holding Specific injury cover:

- Life cover, Trauma cover - standalone or Total and permanent disability cover - standalone with the relevant cover having a minimum sum insured of \$100,000.
- Trauma multi cover - standalone with a minimum sum insured of \$500,000.
- Survivor's income cover with a minimum notional sum insured of \$100,000 (made up of the monthly benefit and term).
- Income protection cover - agreed value, Income protection cover - indemnity value or Monthly mortgage repayment cover with the relevant cover having a minimum monthly benefit of \$1,500 per month.

The minimum sum insured, or monthly benefit must be achieved in a single cover on its own, not by combining different qualifying covers and must be the minimum sum remaining after the payment of any claims, where applicable.

Registered health professional.

A health practitioner who is, should be or is deemed to be registered with an authority established or continued as set out in the Accident Compensation Regulations 2019 and as subsequently amended.

Specific injury.

An **injury** caused by an **accident** which falls within one of the Specific injury groups set out in the table in Section 2.3.

Stress fracture.

An overuse **injury** characterised by small, possibly microscopic cracks in a bone caused by repetitive force.