

ENHANCEMENTS TO ANZ CREDIT CARD REPAYMENT INSURANCE

EFFECTIVE 9 DECEMBER 2019



The following tables provide the details of the changes that were automatically applied to your ANZ Credit Card Repayment Insurance policy with effect from 9 December 2019. Only the sections of the policy that have been amended are shown below. Please read this in conjunction with your policy wording. Sovereign Assurance Company Limited changed its name to AIA New Zealand Limited on 2 August 2019. These policy improvements don't apply if you're currently on claim or in relation to a claim event that occurred before 9 December 2019.

What does ANZ Credit Card Repayment Insurance cover you for?		
	Terms – pre 9 December 2019	Updated terms – post 9 December 2019
Unemployment through redundancy	In these changing economic times, it's comforting to know that if you have ANZ Credit Card Repayment Insurance should you be made redundant, and be without work for a continuous period of 30 days or more subject to certain conditions (see section 4 of the Terms and Conditions), we will pay 15% of your outstanding card balance at the time of the redundancy for each month of unemployment up to a maximum of 6 months, or until the maximum benefit of \$20,000 is reached, whichever comes first.	In these changing economic times, it's comforting to know that if you have ANZ Credit Card Repayment Insurance should you be made redundant, and be without work for a continuous period of 30 days or more subject to certain conditions (see section 4 of the Terms and Conditions), we will pay 15% of your outstanding card balance at the time of the redundancy for each month of unemployment up to a maximum of 6 months, or until the maximum benefit of \$25,000 is reached, whichever comes first.
Being temporarily off work through accident or illness	If you're unable to work for a continuous period of 30 days or more because of illness or accident and you are covered by ANZ Credit Card Repayment Insurance, subject to certain conditions (see section 3 of the Terms and Conditions), we will pay 15% of your card balance at the time of the accident or illness for each month of disability until you return to paid employment, up to a maximum of 20 months, or until the maximum benefit of \$60,000 is reached, whichever comes first.	If you're unable to work for a continuous period of 30 days or more because of illness or accident and you are covered by ANZ Credit Card Repayment Insurance, subject to certain conditions (see section 3 of the Terms and Conditions), we will pay 15% of your card balance at the time of the accident or illness for each month of disability until you return to paid employment, up to a maximum of 24 months, or until the maximum benefit of \$60,000 is reached, whichever comes first.
Being permanently off work through accident, illness – or death	Should this happen and you have ANZ Credit Card Repayment Insurance, subject to certain conditions (see section 1 and 2 of the Terms and Conditions), ANZ Credit Card Repayment Insurance will pay the outstanding balance at the time of Death, diagnosis of a Terminal Illness or Total and Permanent Disablement — up to the maximum benefit of \$25,000.	Should this happen and you have ANZ Credit Card Repayment Insurance, subject to certain conditions (see section 1 and 2 of the Terms and Conditions), ANZ Credit Card Repayment Insurance will pay the outstanding balance at the time of Death, diagnosis of a Terminal Illness or Total and Permanent Disablement — up to the maximum benefit of \$50,000. In addition, we will pay 15% of the amount paid as a Cash Assistance Benefit to you or your estate.
Bankruptcy	If you are self-employed and confirmed bankrupt on a creditor's petition at least 6 months after taking the cover, ANZ Credit Card Repayment Insurance will pay the outstanding balance at the date of Bankruptcy up to a limit of \$20,000, subject to certain conditions (see section 4 of the Terms and Conditions).	If you are self-employed and confirmed bankrupt on a creditor's petition at least 30 days after taking the cover, ANZ Credit Card Repayment Insurance will pay the outstanding balance at the date of Bankruptcy up to a limit of \$25,000, subject to certain conditions (see section 4 of the Terms and Conditions).
When does the insurance end?	Cover for all benefits except death and diagnosis of a terminal illness ends at age 65. Cover for death and diagnosis of a terminal illness ends at age 99. The insurance also ends if you make a claim for death, diagnosis of a terminal illness or permanent disablement, if the policy is cancelled or your credit card is withdrawn or cancelled.	Cover for all benefits ends at age 100. The insurance also ends if you make a claim for death, diagnosis of a terminal illness, critical illness or permanent disablement, if the policy is cancelled or your credit card is withdrawn or cancelled.

Important Questions

How do I make a claim?

To make a claim contact Sovereign Assurance on **0800 768 269** within 30 days of the misfortune.

You'll be sent a claim form which will give you all the necessary details on what proof of loss is required.

To make a claim contact AIA on **0800 768 269** within 30 days of the misfortune.

You'll be sent a claim form which will give you all the necessary details on what proof of loss is required.

Terms & Conditions of ANZ Credit Card Repayment Insurance Policy

This is your ANZ Credit Card Repayment Insurance Policy.

The primary Credit Cardholder (or otherwise first named on the credit card application form) has applied for insurance on the Credit Cardholder by an application form which has been received and accepted by ANZ National Bank Limited (ANZ) on behalf of the Insurer, Sovereign Assurance Company Limited (Sovereign).

The contract between the Credit Cardholder and Sovereign is constituted by the application and this Policy.

Subject to the Terms and Conditions of this Policy, the benefits payable under this contract, the Insured Events upon which they are payable and the premium are specified in this Policy.

This Policy shall remain current while premiums are being paid as required under the Policy.

All monies payable pursuant to this Policy will be paid by Sovereign to ANZ and credited to your ANZ Credit Card Account.

Please read the Policy carefully to make sure that You understand the nature and extent of the cover provided.

Should You require any further information or advice about the Policy please telephone toll-free 0800 768 269, from anywhere in New Zealand.

You may cancel this Policy within thirty (30) days of receipt of the Policy by returning it to **ANZ Credit Card Repayment Insurance, Private Bag 39 802, Wellington Mail Centre**, who will arrange for a full refund of any premiums charged on behalf of the Insurer, provided You have not made any claims.

This is your ANZ Credit Card Repayment Insurance Policy.

The primary Credit Cardholder (or otherwise first named on the credit card application form) has applied for insurance on the Credit Cardholder by an application form which has been received and accepted by ANZ National Bank Limited (ANZ) on behalf of the Insurer, AIA New Zealand Limited (AIA) (formerly Sovereign Assurance Company Limited).

The contract between the Credit Cardholder and AIA is constituted by the application and this Policy.

Subject to the Terms and Conditions of this Policy, the benefits payable under this contract, the Insured Events upon which they are payable and the premium are specified in this Policy.

This Policy shall remain current while premiums are being paid as required under the Policy.

All monies payable pursuant to this Policy will be paid by AIA to ANZ and credited to your ANZ Credit Card Account.

Please read the Policy carefully to make sure that You understand the nature and extent of the cover provided.

Should You require any further information or advice about the Policy please telephone toll-free 0800 768 269, from anywhere in New Zealand.

You may cancel this Policy within thirty (30) days of receipt of the Policy by returning it to **ANZ Credit Card Repayment Insurance, Private Bag 39 802, Wellington Mail Centre**, who will arrange for a full refund of any premiums charged on behalf of the Insurer, provided You have not made any claims.

1.0 Definitions		
1.1	<p>Account Balance means on the date of the Insured Event, the lesser of:</p> <p>a. \$25,000 in respect of claims under Part 2 sections 1 and 2 and \$20,000 in respect of claims under Part 2 section 4; and</p> <p>b. the amount of Your indebtedness on that date to ANZ in respect of any ANZ Credit Card Account, including any charges which have been incurred prior to that date, but which have not appeared on any statement of account.</p>	<p>Account Balance means on the date of the Insured Event, the lesser of:</p> <p>a. \$50,000 in respect of claims under Part 2 sections 1 and 2, \$25,000 in respect of claims under Part 2 sections 4 and 6, and \$5,000 in respect of claims under Part 2 section 5; and</p> <p>b. the amount of Your indebtedness on that date to ANZ in respect of any ANZ Credit Card Account, including any charges which have been incurred prior to that date, but which have not appeared on any statement of account.</p>
1.6	<p>Date of Disablement means the date during the currency of the Policy on which You were first unable to attend Your usual full time (in excess of 25 hours per week) trade, business, profession or occupation (the date as certified by a registered medical practitioner).</p>	<p>Date of Disablement means the date during the currency of the Policy on which You were first unable to attend Your usual full time (in excess of 20 hours per week) trade, business, profession or occupation (the date as certified by a registered medical practitioner).</p>
1.8	<p>We, Our, Us or Insurer means Sovereign Assurance Company Limited, 74 Taharoto Road, Takapuna, North Shore 1142.</p>	<p>We, Our, Us or Insurer means AIA New Zealand Limited, 74 Taharoto Road, Takapuna, Auckland 0622.</p>
2.0	Not applicable	<p>Child</p> <p>Any biological child, adopted child or child under the legal guardianship of You or Your Spouse, who is under the age of 21.</p>
2.1	Not applicable	<p>Critical Illness</p> <p>Any of the critical illnesses defined in the table set out in Part 2 section 6 of the policy.</p>
2.2	Not applicable	<p>Normal Household Duties</p> <p>Means:</p> <ul style="list-style-type: none"> • Cleaning and maintaining the house • Managing money • Moving within the community • Preparing meals • Shopping for groceries and necessities • Care of dependents including transportation.
2.3	Not applicable	<p>Registered Medical Practitioner</p> <p>A person acceptable to us who is registered and practicing as a medical practitioner in New Zealand or the country in which they are located, other than You, a Relative, or Your business partner or associate.</p>

2.4	Not applicable	<p>Relative</p> <p>Your:</p> <ul style="list-style-type: none"> • Spouse; • parent; • step-parent; • Child; • sibling; • grandparent.
2.5	Not applicable	<p>Spouse</p> <p>A person who You are living with in marriage or civil union, or a person You are living with in the nature of marriage such as a de-facto partner.</p>
<p>2.0 Insured Events</p>		
<p>Section 1 – Death or Diagnosis of a Terminal Illness Cover</p>		
2.1	<p>Subject to clause 2.3, if You die or are diagnosed with a Terminal Illness while the Policy is current We will pay the Account Balance as at the date of death or diagnosis of a Terminal Illness. We will also pay interest (if any) which has accrued on the Account Balance from the date of death or diagnosis of a Terminal Illness to the date of payment and refund any premiums paid since the date of death or diagnosis of a Terminal Illness.</p> <p>For the purposes of this section Terminal Illness means any illness which in Our opinion, based on medical evidence, is likely to result in death within six (6) months of diagnosis.</p>	<p>Subject to clause 2.3, if You die or are diagnosed with a Terminal Illness while the Policy is current We will pay the Account Balance as at the date of death or diagnosis of a Terminal Illness. We will also pay interest (if any) which has accrued on the Account Balance from the date of death or diagnosis of a Terminal Illness to the date of payment and refund any premiums paid since the date of death or diagnosis of a Terminal Illness.</p> <p>For the purposes of this section Terminal Illness means any illness which in Our opinion, based on medical evidence, is likely to result in death within twelve (12) months of diagnosis.</p>
2.1a	Not applicable	<p>Cash Assistance Benefit</p> <p>Subject to clause 2.3, if We pay the Death or Diagnosis of a Terminal Illness Cover to Your ANZ Credit Card Account, We will also pay directly to You or Your estate an additional amount equal to 15% of this payment as a Cash Assistance benefit.</p>

Section 2 – Total and Permanent Disablement Cover

2.2 For the purposes of this section, Total and Permanent Disablement means that You have been absent from Your usual full-time (in excess of 25 hours per week) trade, business, profession or occupation through illness or injury for three (3) consecutive months from the Date of Disablement and in Our opinion, after consideration of medical evidence, You have become incapacitated to such an extent as to render You unlikely to ever perform again any work for which You are suited through education, training or experience.

Subject to clause 2.3, if You become Totally and Permanently Disabled while the Policy is current we will pay the Account Balance as at the Date of Disablement, reduced by the amount of any section 3 benefits already paid in respect of the disablement. We will also pay interest accruing on the Account Balance as at the Date of Disablement, as reduced from time to time by the amount of section 3 benefits paid in respect of the disablement, until date of payment. Any premiums paid since the Date of Disablement will be refunded.

For the purposes of this section, Total and Permanent Disablement means that You have been absent from Your usual full-time (in excess of 20 hours per week) trade, business, profession or occupation through illness or injury for three (3) consecutive months from the Date of Disablement and in Our opinion, after consideration of medical evidence, You have become incapacitated to such an extent as to render You unlikely to ever perform again any work for which You are suited through education, training or experience.

Subject to clause 2.3, if You become Totally and Permanently Disabled while the Policy is current we will pay the Account Balance as at the Date of Disablement, reduced by the amount of any section 3 benefits already paid in respect of the disablement. We will also pay interest accruing on the Account Balance as at the Date of Disablement, as reduced from time to time by the amount of section 3 benefits paid in respect of the disablement, until date of payment. Any premiums paid since the Date of Disablement will be refunded.

Exclusions to Sections 1 and 2

2.3 No benefits shall be payable under the Policy in respect of sections 1 or 2 for Death, diagnosis of a Terminal Illness or Total and Permanent Disablement resulting from:

- suicide or attempted suicide (whether whilst sane or insane) occurring within thirteen (13) months of the Commencement Date;
- AIDS or infection by any Human Immunodeficiency Virus (HIV) as defined from time to time by the World Health Organisation or any successor body or suicide or attempted suicide whilst suffering from AIDS or HIV Infection;
- any illness, injury or degenerative condition existing at or prior to the Commencement Date (whether You knew about it or not) which manifests itself within six (6) months of the Commencement Date;
- any intentional self-inflicted injury;
- Your own criminal act.

No benefits shall be payable under the Policy in respect of sections 1 or 2 for Death, diagnosis of a Terminal Illness or Total and Permanent Disablement resulting from:

- suicide or attempted suicide (whether whilst sane or insane) occurring within thirteen (13) months of the Commencement Date;
- any illness, injury or degenerative condition existing at or prior to the Commencement Date (whether You knew about it or not) which manifests itself within six (6) months of the Commencement Date;
- any intentional self-inflicted injury;
- Your own criminal act.

Section 3 – Temporary Total Disablement

2.4

For the purposes of this section Temporary Total Disablement means that You have been absent from Your usual full-time (in excess of 25 hours per week) trade, business, profession or occupation for not less than 30 consecutive days due to:

- bodily injury caused by violent, accidental external and visible means occurring after the Commencement Date; or
- sickness or disease contracted and commencing not less than 14 days after the Commencement Date.

Either a. or b. must prevent You from carrying out any occupation for which You could be reasonably suited by reason of education, training or experience. If You are not employed in full-time (more than 25 hours per week) work on the date of the occurrence of the Insured Event, You may be deemed to have suffered Temporary Total Disablement if You are totally confined to a hospital bed or bed at home for a continuous period of not less than 30 consecutive days, and for as long as You continue to be so confined.

Subject to clause 2.5, if You are Temporarily Totally Disabled We will pay the Minimum Monthly Instalment from the Date of Disablement for up to 20 months, or until \$60,000 is paid or Your Temporary Total Disablement ceases, whichever occurs first.

For the purposes of this section Temporary Total Disablement means that You have been absent from Your usual full-time (in excess of 20 hours per week) trade, business, profession or occupation for not less than 30 consecutive days due to:

- bodily injury caused by violent, accidental external and visible means occurring after the Commencement Date; or
- sickness or disease contracted and commencing not less than 14 days after the Commencement Date.

Either a. or b. must prevent You from carrying out for at least 10 hours per week the key income producing duties of the role You were involved in immediately before the Date of Disablement for a period of 30 consecutive days or more; and are not working or engaged in any other occupation or business.

If You are not employed in full-time (more than 20 hours per week) work on the date of the occurrence of the Insured Event, You may be deemed to have suffered Temporary Total Disablement if You are unable to carry on for at least 10 hours a week Normal Household Duties for a period of 30 consecutive days or more on medical advice acceptable to Us.

Subject to clause 2.5, if You are Temporarily Totally Disabled We will pay the Minimum Monthly Instalment from the Date of Disablement for up to 24 months, or until \$60,000 is paid or Your Temporary Total Disablement ceases, whichever occurs first.

Exclusions to Section 3

2.5

No benefits shall be payable under the Policy in respect of section 3 for Temporary Total Disablement resulting from:

- any illness, injury or degenerative condition existing at or prior to the Commencement Date (whether You knew about it or not) which manifests itself within six (6) months of the Commencement Date;
- the normal effects of pregnancy or childbirth;
- any intentional self-inflicted injury;
- service in the Armed Forces of any country at war whether declared or not;
- the consumption of alcohol or the taking of drugs other than under the direction of a registered medical practitioner;
- Your own criminal act;
- AIDS or Human Immunodeficiency Virus (HIV) as defined from time to time by the World Health Organisation or any successor body.

No benefits shall be payable under the Policy in respect of section 3 for Temporary Total Disablement resulting from:

- any illness, injury or degenerative condition existing at or prior to the Commencement Date (whether You knew about it or not) which manifests itself within six (6) months of the Commencement Date;
- the normal effects of pregnancy or childbirth;
- any intentional self-inflicted injury;
- service in the Armed Forces of any country at war whether declared or not;
- the consumption of alcohol or the taking of drugs other than under the direction of a registered medical practitioner;
- Your own criminal act;

Section 4 – Unemployment (Redundancy or Bankruptcy)

2.6

For the purposes of this section Unemployment means Your inability to work in Your usual full-time (in excess of 25 hours per week) employment for not less than 30 consecutive days by reason of:

- a. in the case of Your being an employee, the absence of employment for remuneration (other than by dismissal or resignation) attributable to such employment becoming superfluous to the needs of Your employer on a permanent basis so as to entitle You to register and if eligible receive an unemployment benefit under the Social Security Act 1964; or
- b. if You are self-employed, being adjudicated bankrupt on a creditor's petition pursuant to Part III of the Insolvency Act 1967.

If the primary cardholder is not in full-time employment then clause 2.6a will apply to the additional cardholder (if any) if they are in full-time (more than 25 hours per week) employment.

Subject to clause 2.7, the benefit payable if You suffer Unemployment as in a. will be the Minimum Monthly Instalment paid from the date you become Unemployed for a maximum of 6 months, or until \$20,000 is paid, or Your return to paid employment, whichever shall occur first.

Subject to clause 2.7, the benefit payable under b. is the Account Balance as at the date you are adjudicated bankrupt.

For the purposes of this section Unemployment means Your inability to work in Your usual full-time (in excess of 20 hours per week) employment for not less than 30 consecutive days by reason of:

- a. in the case of Your being an employee, the absence of employment for remuneration (other than by dismissal or resignation) attributable to such employment becoming superfluous to the needs of Your employer on a permanent basis so as to entitle You to register and if eligible receive an unemployment benefit under the Social Security Act 1964; or
- b. if You are self-employed, being adjudicated bankrupt on a creditor's petition pursuant to Part III of the Insolvency Act 1967.

If the primary cardholder is not in full-time employment then clause 2.6a will apply to the additional cardholder (if any) if they are in full-time (more than 20 hours per week) employment.

Subject to clause 2.7, the benefit payable if You suffer Unemployment as in a. will be the Minimum Monthly Instalment paid from the date you become Unemployed for a maximum of 6 months, or until \$25,000 is paid, or Your return to paid employment, whichever shall occur first.

Subject to clause 2.7, the benefit payable under b. is the Account Balance as at the date you are adjudicated bankrupt.

Exclusions to Section 4

2.7 No benefits shall be payable under the Policy in respect of section 4 for Unemployment:

- a. occurring during the first 30 days from the Commencement Date;
- b. caused by or resulting from a strike or labour dispute in which You or Your employer are involved;
- c. as a result of You engaging in seasonal, contract, relief or part-time work;
- d. caused by voluntary resignation or dismissal;
- e. caused by the voluntary closing down, sale or disposition of Your own business;
- f. in the event of bankruptcy occurring within 6 months of the Commencement Date.

No benefits shall be payable under the Policy in respect of section 4 for Unemployment:

- a. occurring during the first 30 days from the Commencement Date;
- b. caused by or resulting from a strike or labour dispute in which You or Your employer are involved;
- c. as a result of You engaging in seasonal, contract, relief or part-time work;
- d. caused by voluntary resignation or dismissal;
- e. caused by the voluntary closing down, sale or disposition of Your own business;
- f. in the event of bankruptcy occurring within 30 days of the Commencement Date.

Section 5 – Death or Terminal Illness of Your Spouse or Child

2.8 Not applicable

Subject to clause 2.9, if Your Spouse or Child (who is not an additional cardholder) dies or is diagnosed with a Terminal Illness while the Policy is current We will pay the Account Balance as at the date of their death or diagnosis of Terminal Illness.

The Death or Terminal Illness of a Spouse or Child benefit will be payable as soon as We are satisfied with all the information which must be presented at the time of making a claim.

Only one Death or Terminal Illness benefit for a Spouse or Child is payable per policy, once a claim is paid under this benefit, this benefit will end.

This benefit is payable for Your Spouse or Child irrespective of any other benefit being paid under this policy for any other person.

Exclusions to Section 5

2.9 Not applicable

No benefit shall be payable under the Policy in respect of section 5 for Death or Terminal Illness of a Spouse or Child if their death or diagnosis of Terminal Illness:

14-day stand-down:
is caused or contributed to by any illness, or Your Spouse or Child experiencing signs or symptoms of any illness within the first 14 days after the Commencement Date;

Pre-existing condition:

- is caused or contributed to by a Terminal Illness which Your Spouse or Child was diagnosed with prior to the Commencement Date (irrespective of the prognosis as at the date of the diagnosis or the Commencement Date); or
- occurs within six months of the Commencement Date and is caused or contributed to by any injury, illness, or medical condition:
 - which prior to the Commencement Date, You knew or reasonably ought to have known Your Spouse or Child had; or
 - for which Your Spouse or Child experienced signs or symptoms, or consulted or received treatment or services from a Registered Medical Practitioner, or took prescribed medication;

Suicide or deliberate injury:

is a direct or indirect result of:

- suicide; or
- attempted suicide; or
- a self-inflicted injury or illness;

Excess breath or blood alcohol:

is caused or contributed to by You or Your Spouse or Child driving a vehicle with a breath or blood alcohol level in excess of the legal limit;

Misuse of drugs:

is caused or contributed to by Your Spouse or Child deliberately taking or using drugs that were not prescribed for Your Spouse or Child, or by misuse of prescribed drugs which includes not taking them for proper therapeutic or medical purpose and/or in accordance with the manufacturer's directions for use;

Non-compliance with medical treatment:

is caused or contributed to by Your Spouse or Child not complying with the treatment prescribed by the attending treatment providers;

Criminal conduct:

is caused or contributed to by You or Your Spouse or Child engaging in or being part of any conduct that is criminal.

Section 6 – Critical Illness

3.0

Not applicable

How does the Critical Illness benefit work?

- Subject to clause 3.1, if You are diagnosed with a defined Critical Illness condition (exactly as detailed below), We will pay the Account Balance as at the date of diagnosis of a Critical Illness.
- Once the Critical Illness benefit is paid, the cover under Your policy will end.

The Critical Illness conditions covered are:

Heart Attack

The death of a portion of the heart muscle (myocardium) as a result of inadequate blood supply to the relevant area, confirmed by a cardiologist or general physician and evidenced by:

Typical rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference limit and at least one of the following:

- Signs and symptoms of ischaemia which are consistent with myocardial infarction; or
- Confirmatory new (or presumed new) ECG changes associated with myocardial infarction with the development of any one of the following:
 - ST changes;
 - T wave inversion;
 - left bundle branch block (LBBB);
 - pathological Q waves; or
 - Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality.

A rise in cardiac biomarkers resulting from a percutaneous procedure for coronary artery disease is excluded unless the baseline value is normal and the elevation is greater than five (5) times the 99th percentile of the upper reference limit.

If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose that a myocardial infarction of the degree of severity or greater as outlined above has occurred.

Other acute coronary syndromes including but not limited to angina pectoris are excluded.

Coronary Artery Bypass

Medically necessary surgery to correct the narrowing of, or blockage to, one or more coronary arteries by means of a bypass graft.

Stroke

A cerebrovascular event producing neurological deficit. This requires clear evidence on CT, MRI or similar appropriate scan or investigation that a stroke has occurred. This requires evidence of:

- infarction of brain tissue; or
- intracranial or subarachnoid haemorrhage.

Excluded from this definition are transient ischaemic attacks (TIA), cerebral symptoms due to migraine, cerebral injury from trauma or hypoxia and vascular disease affecting the eye, optic nerve or vestibular functions.

Cancer**Malignant tumours**

The presence of one or more malignant tumours, characterised by uncontrolled growth and spread of malignant cells, with the invasion and destruction of normal tissue for which major interventionist treatment or surgery is considered medically necessary by a Registered Medical Practitioner.

The following tumours are excluded:

- tumours classified as carcinoma-in-situ (including intraepithelial neoplasia)
- prostate tumours with a Gleason score of less than 6. (If the Gleason score is unavailable, we will use the TNM classification and tumours classified as T1 or its equivalent will be excluded)
- all malignant melanomas unless they:
 - are of at least 1.5mm thickness as measured using the Breslow histological classification; or
 - are at least Clark level 3; or
 - show evidence of ulceration as determined by histological examination
- skin cancers unless they have spread to other organs
- chronic lymphocytic leukaemia less than RAI Stage 1.

Carcinoma-in-situ radical surgery

As a result of a carcinoma-in-situ, an operation to arrest spread of the malignancy is performed which involves the removal of the entire organ (which includes breast, cervix, ovary, fallopian tube, vagina, vulva, prostate, colon/rectal, bladder) affected that is considered medically necessary by a Registered Medical Practitioner.

The carcinoma-in-situ must be positively diagnosed by biopsy and be classified as TIS according to the TNM staging method or FIGO Stage 0.

Exclusions to Section 6

3.1

Not applicable

No benefit shall be payable under the Policy in respect of section 6 if Your Critical Illness:

Three-month stand-down:

occurs, or symptoms or signs which lead to any of the defined conditions (whether or not a Registered Medical Practitioner has been consulted) occur within three months after the Commencement Date;

Pre-existing condition:

occurs within six months of the Commencement Date and is caused or contributed to by any injury, illness or medical condition:

- which prior to the Commencement Date, You knew or reasonably ought to have known You had; or
- for which You experienced signs or symptoms, or consulted or received treatment or services from a Registered Medical Practitioner, or took prescribed medication prior to the Commencement Date;

Deliberate injury:

is caused or contributed to by You deliberately injuring Yourself or attempting to do so;

Excess breath or blood alcohol:

is caused or contributed to by You driving a vehicle with a breath or blood alcohol level in excess of the legal limit;

Misuse of drugs:

is caused or contributed to by You deliberately taking or using drugs that have not been prescribed for You, or by misuse of prescribed drugs which includes not taking them for proper therapeutic or medical purposes and/or in accordance with the manufacturer's directions for use;

Non-compliance with medical treatment:

is caused or contributed to by Your not complying with the treatment prescribed by the attending treatment providers;

Criminal conduct:

is caused or contributed to by You engaging in or being part of any conduct that is criminal.

3.0 Conditions

3.3 Cover under Part 2 sections 2, 3 and 4 of the Policy shall cease on Your sixty fifth (65th) birthday. Cover under Part 2 section 1 of the Policy shall cease on Your ninety ninth (99th) birthday.

Cover under the Policy will also cease when a benefit is paid under Part 2 section 1 or 2 or when Your ANZ Credit Card is withdrawn or cancelled or on cancellation of the Policy whichever is the earlier.

Cover under all parts of the Policy shall cease on Your hundredth (100th) birthday.

Cover under the Policy will also cease when a benefit is paid under Part 2 section 1, 2 or 6 or when Your ANZ Credit Card is withdrawn or cancelled or on cancellation of the Policy whichever is the earlier.

4.0 The Insurer

4.1 Sovereign Assurance Company Limited (Sovereign) is the underwriter of this plan, issues the policies under the plan and is solely liable for its obligations under it.

The Policy is effective from 6 January 2006.

AIA New Zealand Limited (AIA) is the underwriter of this plan, issues the policies under the plan and is solely liable for its obligations under it.

The Policy is effective from 6 January 2006 and the additional enhancements in this document are effective 9 December 2019.

4.2 Sovereign has an A (Excellent) claims paying rating which was confirmed by A.M. Best Company Inc. on 6 January 2006. A.M. Best is an approved rating agency (approved by the Registrar of Companies).

The rating scale is:

A++ Superior B+ Very Good C Marginal
A+ Superior B Adequate C- Marginal
A Excellent B- Adequate D Very Vulnerable
A- Excellent C++ Fair E Under Supervision
B++ Very Good C+ Fair F In Liquidation

AIA New Zealand Limited has an AA (Very Strong) insurer financial strength rating by Fitch Ratings.

Fitch Rating Scale:

AAA (Exceptionally Strong)	BB (Moderately Weak)
AA (Very Strong)	B (Weak)
A (Strong)	CCC (Very Weak)
BBB (Good)	CC (Extremely Weak)
	C (Distressed)

For more information on Financial Strength Ratings or Fitch Ratings, go to: www.fitchratings.com

6.0 Submission to Jurisdiction and Governing Law

6.2 This Policy shall be governed by and interpreted in accordance with New Zealand law. Enquiries regarding this policy should be addressed to:

Sovereign Assurance
Private Bag Sovereign
Auckland Mail Centre 1142
or telephone toll-free **0800 768 269**

This Policy shall be governed by and interpreted in accordance with New Zealand law. Enquiries regarding this policy should be addressed to:

AIA New Zealand Limited
Private Bag AIA
Victoria Street West
Auckland 1142
New Zealand
or telephone toll-free **0800 768 269**

Privacy Information

The information received from you will be securely held by ANZ National Bank Limited (ANZ) and Sovereign Assurance Company Limited (Sovereign). You may request access to the information by enquiring at any ANZ branch, and you may also request that it be corrected. A fee may be payable.

The information will be used to consider your Credit Card Repayment Insurance Application, administer your Credit Card Repayment Insurance, if approved, and your banking facilities, and to provide you with information from time to time on opportunities for further financial and other products and services (unless you advise us you do not wish to receive such information).

ANZ may also disclose information about you to other ANZ Group companies for the above purposes. ANZ may obtain information and make such inquiries about you as ANZ may consider warranted from any source, including other ANZ Group companies, for the above purposes.

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AIA New Zealand Limited has been given an AA (Very Strong) insurer financial strength rating by Fitch Ratings. A rating of AA means AIA New Zealand Limited has a very strong capacity to meet policyholder and contract obligations. Their Financial Strength Rating is an assessment of an insurer's ability to meet its obligations to policyholders. The 'secure' ratings are AAA (Exceptionally Strong), AA (Very Strong), A (Strong), BBB (Good). For more information on Financial Strength Ratings or Fitch Ratings, go to: www.fitchratings.com

ANZ Credit Card Repayment Insurance is underwritten and administered by AIA New Zealand Limited and distributed through ANZ Bank New Zealand Limited (ANZ). No member of ANZ, its related companies or any other person guarantees AIA New Zealand Limited or any of the products issued by it. ANZ receives a commission on policies arranged through ANZ.