

ANZ Credit Card Repayment Insurance

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Thank you for choosing ANZ Credit Card Repayment Insurance. ANZ Bank New Zealand Limited (“ANZ”) and your insurer, OnePath Life (NZ) Limited (“OnePath”) are committed to providing you with quality insurance and excellent customer service.

This is your ANZ Credit Card Repayment Insurance Policy Document. This Policy Document and your policy schedule are important documents, so please make sure you read them carefully and keep them in a safe place. You may need them if you ever need to make a claim.

Financial strength rating

ANZ Credit Card Repayment Insurance is underwritten by OnePath. OnePath has an A+ (Strong) insurer financial strength rating from Standard and Poor’s (Australia) Pty Limited.

Standard and Poor’s rating scale is:

AAA	Extremely strong
AA	Very strong
A	Strong
BBB	Good
BB	Marginal
B	Weak
CCC	Very weak
CC	Extremely weak
SD or D	Selective default or default
R	Regulatory action
NR	Not rated

Ratings from “AA” to “CCC” may be modified by the addition of a plus or minus sign to show relative standing within the major rating categories. The descriptions of the rating categories are abbreviated. Full descriptions are available from Standard and Poor’s at www.standardandpoors.com

No member of ANZ Bank New Zealand Limited and its related companies, or any other person guarantees OnePath or any of the products issued by it. A copy of OnePath’s most recent financial statements is available upon request.

ANZ Credit Card Repayment Insurance

You have chosen to apply for this Policy to cover any debt on your ANZ Credit Card. We have agreed to issue you this Policy on the terms set out in this Policy Document.

Paying for goods and services is made so much more convenient when you use your ANZ Credit Card. But what if something serious should happen to you and you were unable to meet your credit card repayments?

A frightening thought, but not one that need concern you for too long. Because if you have an ANZ Credit Card, and you are over the age of 18 and under the age of 75, you are eligible for ANZ Credit Card Repayment Insurance.

Your Policy comes with a 30 day 'free-look period'. If you decide it's not for you and the primary cardholder cancels it within 30 days of the Policy Commencement Date, OnePath will cancel the Policy and refund all the premiums you've paid.

What does ANZ Credit Card Repayment Insurance cover you for?

The purpose of ANZ Credit Card Repayment Insurance is to provide affordable protection insurance to help repay the debt on your ANZ Credit Card in the event of:

- Death or Terminal Illness
- Critical Illness (cancer, coronary artery bypass surgery, heart attack or stroke)
- Permanent Disability
- Temporary Disability
- Redundancy, if you are not Self-employed
- Bankruptcy, if you are Self-employed

Who is covered?

The primary cardholder of your ANZ Credit Card account (being the first person named on the credit card application form for your ANZ Credit Card) and one nominated Additional Cardholder or Joint Cardholder, if applicable, are covered under all sections of this Policy (provided they meet all the criteria). This Policy cannot be assigned.

Acceptance is guaranteed provided the cardholders are aged over 18 and under 75. If any cardholder, is aged over 65 and under 75, only the death and Terminal Illness covers will apply to that cardholder.

How your premium is billed

Your premium will be automatically calculated by ANZ and billed to your ANZ Credit Card account every month.

The insurance premium will be shown as a separate line on your ANZ Credit Card account statement.

How do we calculate your premium?

If your Policy has one cardholder, the monthly premium on your Policy is calculated as a proportion of the outstanding Closing Balance (if any) for the relevant month at a rate equivalent to 79 cents for every \$100 and for any part thereof. If your Policy has two cardholders, the monthly premium on your Policy is calculated as a proportion of the outstanding Closing Balance (if any) for the relevant month at a rate equivalent to \$1.29 for every \$100 and for any part thereof. This premium includes GST, if any.

Example: if your Policy has one cardholder:

If you had \$550 owing at the closing date of your monthly statement, the premium charged for that month would be $5.5 \times \$0.79 \text{ cents} = \4.35 . So the amount to be paid on your ANZ Credit Card account would be calculated as follows:

Amount owing	\$550.00
Insurance	\$4.35
Closing Balance	\$554.35

If there is no amount owing, or your ANZ Credit Card account is in credit at the closing date of your monthly statement, there will be no premium to pay for that month.

That means you only ever pay for insurance when you need it – when you have an amount owing on your ANZ Credit Card account.

Benefits – what you are insured for

Death or Terminal Illness

If you die or are diagnosed with a Terminal Illness while the Policy is in force, we will pay the total outstanding ANZ Credit Card Account Balance as at the date of the death or date you are diagnosed with the Terminal Illness (less any amount already paid under the Critical Illness benefit, the Permanent Disability benefit or the Temporary Disability benefit for the same, similar or related cause), up to a maximum of \$60,000.

If you die or are diagnosed with a Terminal Illness, while the Policy is in force and you have made a purchase transaction on your ANZ Credit Card Account in the 180 days prior to the event or condition, we will pay you a single payment of \$1,000 as a contribution towards any additional expenses you may have. This will be paid even if you have a nil or credit balance on your ANZ Credit Card Account (unless a policy exclusion applies).

We will also pay interest (if any) which has accrued on the Account Balance during the claim assessment period and refund any premiums paid since the date of the death or diagnosis of the Terminal Illness until payment is made under this benefit.

How does death/Terminal Illness cover work for primary/Additional Cardholders?

If a death or a Terminal Illness claim is paid in respect of the:

- primary cardholder, the Policy will cease
- Additional Cardholder, the Policy will continue for the primary cardholder.

How does death/Terminal Illness cover work for Joint Cardholders?

If a death or a Terminal Illness claim is paid in respect of one cardholder, the Policy will continue for the other cardholder.

Where cover continues for one cardholder, the premium will reduce to the premium payable on a Policy that only has one cardholder.

In no circumstances will we pay both a death benefit and a Terminal Illness benefit for the same cardholder.

Critical Illness

If you are diagnosed with a Critical Illness as specified below while the Policy is in force, we will pay the total outstanding ANZ Credit Card Account Balance as at the date of the diagnosis, up to a maximum of \$30,000. The Critical Illness benefit is payable on satisfactory proof to OnePath that you were first diagnosed as suffering the Critical Illness at least 90 days after the Policy Commencement Date.

Any amount already paid during any preceding period of Temporary Disability or Permanent Disability from the same, similar or related cause as your Critical Illness will be deducted from your Critical Illness claim.

We will only pay one Critical Illness benefit per cardholder.

The Critical Illnesses, as defined below, covered by this Policy, are:

Cancer

Histologically confirmed first diagnosis of one or more malignant tumours; characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue.

The following tumours are specifically excluded from the Critical Illness cover of this Policy:

- All skin cancers, including hyperkeratoses, squamous or basal cell carcinomas, unless there is evidence of metastases
- Carcinoma in situ (including cervical dysplasia CIN1, CIN2 and CIN3), or pre-malignant tumours. Carcinoma in situ of the breast is covered where it leads to the removal of the breast by a mastectomy. The procedure must be performed as a direct result of the carcinoma in situ and specifically to arrest the spread of malignancy, and be considered the necessary and appropriate treatment
- Prostate cancer which is histologically described as TNM classification T1 or another equivalent or lesser classification
- Melanomas of a skin stage 1A (thickness 1.0mm or less, Clark Level 2 or 3, and no ulceration)
- Chronic lymphocytic leukaemia less than Rai Stage 3

- Kaposi's sarcoma and other tumours associated with AIDS or the HIV virus, unless they are the result of Medically Acquired HIV or Occupationally Acquired HIV
- Tumours treated by endoscopic procedures alone.

Coronary Artery Bypass Surgery

The medically necessary open heart surgical grafting of a bypass to a coronary artery to overcome narrowing or obstruction.

Heart Attack

The first occurrence of an acute myocardial infarction, which means the death of a portion of the heart muscle arising from inadequate blood supply to the relevant area. The diagnosis must be supported by the following criteria being present and consistent with a heart attack:

- Clinical features; and
- Confirmatory new electrocardiogram (ECG) changes; and
- An elevation of biochemical markers (such as Troponin or cardiac enzymes) 5 times the upper limit of normal.

Stroke

A cerebrovascular incident resulting in permanent neurological damage, causing at least a 25% impairment of whole person function, which is permanent.

There must be clear evidence on a CT, MRI or similar appropriate scan that a stroke has occurred and of:

- infarction of brain tissue; and
- intracranial or subarachnoid haemorrhage; or
- embolisation from an extracranial source.

The following are excluded:

- Transient ischaemic attacks (TIAs); or
- Vascular accidents affecting solely the eyes; or
- Neurologic deficits due to migraines, physical head injury or any blood vessel outside the cranium.

Permanent Disability

If you are in Full Time Employment (or are Self-employed) and are entirely prevented from engaging in work for 180 consecutive days as a result of an Accident or Illness while this Policy is in force and in the opinion of two medical specialists (one appointed by us), your disablement will, in all probability, prevent you from engaging in any work for which you are Reasonably Suited for the rest of your normal working life, we will pay the total outstanding ANZ Credit Card Account Balance as at the date of disablement, up to a maximum of \$60,000.

The cost of providing medical evidence is to be met by you, however we will pay the cost of the medical specialist appointed by us.

In order to assess your claim under this benefit we reserve the right to request any additional information relating to any previous disability claims you have made with any other insurer or ACC.

On payment of the Permanent Disability benefit, the death benefit, Terminal Illness benefit, and Critical Illness benefit will reduce by the amount of the Permanent Disability claim payment for the same, similar or related cause.

Any amount already paid during any preceding period of Temporary Disability or Critical Illness from the same, similar or related cause as your Permanent Disability will be deducted from your Permanent Disability claim.

Both the Temporary and Permanent Disability benefits will cease for you on the acceptance and payment of a Permanent Disability claim.

Temporary Disability

If you are in Full Time Employment (or are Self-employed) and then become Temporarily Disabled for 30 consecutive days, while this Policy is in force, we will pay 15% (or 5% if related to any psychiatric, mental or nervous disorder) of the total outstanding ANZ Credit Card Account Balance as at the date you became Temporarily Disabled and for each month you remain disabled until the earliest of the following occurs:

- You return to Full Time Employment (or to Self-employment) or are medically cleared to return to Full Time Employment (or to Self-employment); or
- 20 monthly payments have been made in relation to this Temporary Disability benefit resulting from the same, similar or related condition or event; or
- You have received a total amount of \$60,000 in payments under this Temporary Disability benefit resulting from the same, similar or related condition or event; or
- You reach 65 years of age.

Alternatively, if you are not in Full Time Employment (or Self-employed), and you are confined to hospital or bed at home, as a result of an Accident or Illness (as certified by a Registered Medical Practitioner, and the Illness first occurs at least 14 days after the Policy Commencement Date) for 30 consecutive days while this Policy is in force, we will pay 15% (or 5% if related to any psychiatric, mental or nervous disorder) of the total outstanding ANZ Credit Card Account Balance as at the date you became confined to hospital or bed at home and for each month you remain confined to hospital or bed at home, until the earliest of the following occurs:

- You are no longer medically certified as needing to be confined to hospital or bed at home; or
- 20 monthly payments have been made in relation to this Temporary Disability benefit resulting from the same, similar or related condition or event; or
- You have received a total amount of \$60,000 in payments under this Temporary Disability benefit resulting from the same, similar or related condition or event; or
- You reach 65 years of age.

The Temporary Disability benefit provides cover for any psychiatric, mental or nervous disorder including stress and stress related conditions, at a reduced benefit rate of 5% of the outstanding Account Balance for the maximum payment period of 20 months.

To be entitled to a claim under the Temporary Disability benefit you must require regular treatment from a Registered Medical Practitioner, or if confined to hospital or bed at home such confinement is certified as necessary. A suitable rehabilitation programme must also be undertaken. Subject to the terms of this Policy, the payment of your claim will be made for the period that your Registered Medical Practitioner has certified you as being medically unfit to work.

The cost of providing medical evidence is to be met by you.

You must return to Full Time Employment (or to Self-employment) for a period of no less than 14 days before you can submit a new claim under the Temporary Disability benefit.

Redundancy

If, while this Policy is in force, you are in Full Time Employment for a continuous period of at least 180 days, are then made Redundant and remain unemployed for 30 consecutive days from the date of your Redundancy, we will pay 15% of the total outstanding ANZ Credit Card Account Balance as at the notification date of your Redundancy and for each month that you remain unemployed until the earliest of the following occurs:

- You return to Full Time Employment; or
- The total Account Balance, as at the notification date of Redundancy is paid; or
- You have received a total amount of \$30,000 in payments under this Redundancy benefit; or
- You reach 65 years of age.

No benefit shall be payable unless we have received a copy of your Redundancy letter, a correctly completed claim form, copies of job applications and responses and confirmation that you have registered with an appropriate employment agency for your occupation, proof of which must be supplied to us.

You must return to Full Time Employment for a period of no less than 180 days before you can submit a new claim under the Redundancy benefit.

If you are Self-employed you are not eligible for Redundancy cover.

Bankruptcy

If you are Self-employed and are made Bankrupt at least 180 days after the Policy Commencement Date and this Policy is in force, we will pay the total outstanding ANZ Credit Card Account Balance at the date of Bankruptcy, up to a maximum of \$30,000.

Bankruptcy begins when you are considered Bankrupt by a court.

Only one claim for Bankruptcy can be made during the term of this Policy. The Bankruptcy benefit will cease on payment of a Bankruptcy claim.

Exclusions – what you are not insured for

Temporary Disability, Permanent Disability, Critical Illness, death, or Terminal Illness exclusions

No benefit will be paid for an event or condition that is caused or contributed to, directly or indirectly, by:

- suicide, attempted suicide or self-inflicted injury or illness, or intentionally contracted bacteria or virus, whether you are sane or insane; or
- any Pre-existing Condition; or
- war or any act of war, invasion, terrorism or any acts of terrorism, acts of a foreign enemy, hostilities (whether war is declared or not), strike, civil war, military or usurped power, rebellion, revolution, insurrection, riot or civil commotion; or
- any medical treatment or surgical procedure which is not essential for medical reasons and is requested by you for psychological, personal or cosmetic reasons; or
- normal consequences of pregnancy, birth, miscarriage or termination of pregnancy; or
- alcohol, drugs or any other intoxicating substance taken by you (unless prescribed and taken as prescribed by a registered doctor); or
- service in any armed forces; or

- any condition which is, or results from, or is a complication of infection with Human Immunodeficiency Virus (HIV), or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC) other than Kaposi's sarcoma and other tumours associated with AIDS or the HIV virus, resulting from Medically Acquired HIV or Occupationally Acquired HIV; or
- backache and related conditions causing disability unless there is a radiologically proven medical abnormality; or
- any psychiatric, mental or nervous disorder including stress and stress related conditions are not covered under the Permanent Disability, Critical Illness, death, or Terminal Illness benefits. The Temporary Disability benefit will cover these conditions at a reduced benefit rate of 5% of the outstanding Account Balance; or
- an unlawful act committed by you or in which you participated.

Temporary Disability and Permanent Disability exclusions

No Temporary Disability or Permanent Disability claim will be paid in respect of any event or condition happening to you whilst you are living or working outside New Zealand.

Redundancy exclusions

No benefit will be paid in respect of an event caused by or resulting from:

- a strike or labour dispute in which you or your employer are involved; or
- Redundancy whilst you are engaged in temporary, seasonal, part-time, relief work or on a fixed term employment contract; or
- your voluntary resignation, voluntary redundancy or retirement; or
- the closure or sale of your own business; or
- being a director in the business; or
- dismissal; or
- Redundancy whilst you are living or working outside New Zealand; or

- Redundancy if written or verbal notice of Redundancy is received by you, before or within 90 days of the Policy Commencement Date; or
- Redundancy where you are employed by a company of which you or your immediate family have direct or indirect control.

Bankruptcy exclusions

No Bankruptcy claim will be payable if you are declared Bankrupt:

- within 180 days of the Policy Commencement Date; or
- voluntarily; or
- whilst you are living or working outside New Zealand.

Claims

How do you make a claim?

In the event of a claim, please contact:

ANZ Insurance
PO Box 92
Wellington 6140
Phone 0800 883 012

So that claims can be dealt with as quickly as possible, the claimant should notify ANZ Insurance as soon as possible.

Other than for death claims, notification of a claim should be submitted within 90 days of the occurrence of the event which led to the claim. If a claim is not submitted within this time limit, we may choose not to accept the claim. We are able to choose not to accept a claim if late notification means that we can't assess your claim properly (for example, because evidence we need to assess your claim has been lost or is unavailable). Full and accurate answers to all questions and prompt receipt of all claim forms and subsequent medical or Redundancy reports, will aid prompt assessment of the claim.

Benefits shall not be payable for more than one benefit under this Policy at any one time.

Your obligations

All information you provide when making a claim, or during the course of a claim under this Policy, must be complete and correct. If any information provided is incomplete or incorrect, or if you or another person have not given us information that you or they know or a reasonable person in the circumstances would be expected to know is relevant to our decision to accept your claim, we may decline to accept your claim and void or cancel this Policy. If we have already paid the claim, we can recover from you the amount we have paid.

Other important information

When the Policy starts

Your Policy starts on the date your application is received and accepted by ANZ on behalf of the insurer, OnePath.

Concurrent claims

If two cardholders are covered under this Policy and both cardholders are involved in the same Accident then:

- for death claims, we will pay the total outstanding ANZ Credit Card Account Balance as at the date of the death up to a maximum of \$60,000 in respect of that event
- for Permanent Disability or Temporary Disability claims, we will pay up to a maximum of \$60,000 in respect of that event.

Changes to the Policy

We can change the insured events and exclusions of this Policy if it is reasonably necessary to protect our legitimate business interests. Examples of when this might happen include:

- if changes in the law or its interpretation occur after the date your Policy started and we reasonably believe that those changes will affect our tax liability, or how the Policy works, or the amount of benefit payable
- if claims experience across all ANZ Credit Card Repayment Insurance policies becomes significantly adverse.

The circumstances listed above are examples only; there may be other situations in which a change to the insured events and exclusions of this Policy is reasonably necessary to protect our legitimate business interests.

If a change to the insured events and exclusions of this Policy is reasonably necessary to protect our legitimate business interests, you will be given at least 90 days written notice in advance of any such change.

We can change the premium rate of this Policy, provided that we give you at least 90 days written notice of any change and provided all ANZ Credit Card Repayment Insurance policies issued by us are changed at the same time.

When the Policy ends

The Policy will end on the earliest of:

- your ANZ Credit Card account is closed by you or by ANZ, for any reason; or
- cancellation of the Policy following a written request from you; or
- lapsing of the Policy due to non-payment of the premium; or
- the end of the term of this Policy; or
- OnePath cancelling all ANZ Credit Card Repayment Insurance policies by giving 90 days notice in writing. Notice will be sent to the most recent address ANZ has on record; or
- you providing false or incorrect information in support of a claim.

Cover for a primary or Joint Cardholder will end on the earliest of:

- the cardholder's 75th birthday; or
- the death of the cardholder; or
- payment of a Terminal Illness claim in respect of the cardholder.

Cover for an Additional Cardholder will end on the earliest of:

- the primary cardholder's or Additional Cardholder's 75th birthday; or
- the death of the primary cardholder or Additional Cardholder; or
- payment of a Terminal Illness claim in respect of the primary cardholder or Additional Cardholder.

Critical Illness, Permanent Disability, Temporary Disability, Redundancy and Bankruptcy benefits expire on your 65th birthday.

When cover ends in respect of:

- an Additional Cardholder, cover will continue for the primary cardholder, in which case the premium will be adjusted to a single cardholder premium
- a Joint Cardholder, cover will continue for the remaining cardholder, in which case the premium will be adjusted to a single cardholder premium.

Jurisdiction and currency

This Policy shall in all respects be governed and interpreted according to the laws of New Zealand.

All money referred to in this Policy is expressed and payable in New Zealand dollars.

Statutory Funds

This Policy forms part of the OnePath Life Statutory Fund established and maintained by OnePath Life (NZ) Limited under the Insurance (Prudential Supervision) Act 2010. The statutory fund relates solely to our life insurance business and is established separately in our records for that purpose. Your premiums will be placed in, and any benefits paid from, this statutory fund.

No surrender value

This Policy does not have a surrender value and does not participate in the profits or share in the surplus of OnePath.

Privacy Act 1993 & Health Information Privacy Code 1994

Pursuant to the Privacy Act 1993, you may request access to and correction of any personal information held by OnePath by making a written request to:

ANZ Insurance
PO Box 92
Wellington 6140.

Contact details

ANZ Insurance
PO Box 92
Wellington 6140
Customer Care: 0800 883 012

Definitions

Definitions explain frequently used words in the Policy and the first letter of each term/word is in capitals.

- **Accident means:**
bodily injury caused by violent, accidental, external and visible means which occurs after the Policy Commencement Date.
- **Account Balance means:**
the amount you owe to ANZ in respect of your ANZ Credit Card account on the date of the insured event or condition is diagnosed, less any arrears or fees. This includes any charges which have been incurred prior to that date, but which have not yet appeared on any statement of account.
This amount will exclude:
 - any amounts on which premium is not being charged shown as “over limit” on your ANZ Credit Card statement together with accompanying interest; and
 - any purchases or cash advances made when the possibility of an event giving rise to a claim was known, and which are outside the normal conduct of your ANZ Credit Card account.
- **Additional Cardholder means:**
the additional person nominated to be covered under this Policy. This person can only be an additional cardholder on your ANZ Credit Card account.
- **ANZ means:**
ANZ Bank New Zealand Limited.
- **ANZ Credit Card means:**
the credit card issued by ANZ to you for use on your ANZ Credit Card account, but excluding any business, corporate, ticketing or associate cards.
- **Bankruptcy means:**
the court has declared you Bankrupt as a result of your creditors asking the court to do so. Voluntary Bankruptcy is not covered (Bankrupt has a corresponding meaning).

- Closing Balance means:
the amount shown as the Closing Balance on your ANZ Credit Card statement each month.
- Critical Illness means:
a covered Cancer, or Heart Attack, or Coronary Artery Bypass Surgery or Stroke.
- Full Time Employment means:
permanent employment for salary or wages by a single employer on a permanent basis for at least 20 hours per week.
- Illness means:
any sickness or disease which first occurs at least 14 days after the Policy Commencement Date.
- Joint Cardholder means:
the additional person nominated to be covered under this Policy. This person can only be a joint cardholder on your ANZ Credit Card account.
- Medically Acquired HIV means:
your infection with HIV was acquired as a result of accidental infection resulting from one of the following medically necessary events performed in New Zealand or Australia by a recognised and registered health professional:
 - a transfusion of blood or blood products; or
 - organ transplant to you; or
 - assisted reproductive techniques; or
 - a medical procedure or operation performed by a medical practitioner.

Notification and proof of the incident will be required via a statement from a District Health Board or equivalent body confirming that the infection was medically acquired.

- Occupationally Acquired HIV means:
your infection with HIV was acquired as a result of an Accident arising out of your normal occupation or a malicious act of another person or persons arising out of your occupation and seroconversion to HIV occurred within 180 days of the Accident or malicious act.

Any incident giving rise to a potential claim must be:

- reported to the relevant authority or employer within 7 days of the incident; and
 - reported to OnePath with proof of the incident within 7 days of the incident; and
 - supported by a negative HIV Antibody test taken within 7 days of the incident.
- **Permanent Disability means:**
you are entirely prevented from engaging in work as a result of an Accident or Illness, and in the opinion of two medical specialists (one appointed by us) appropriate to your disability and acceptable to OnePath, your disablement will, in all probability, prevent you from engaging in work for which you are Reasonably Suited for the rest of your normal working life (Permanently Disabled has a corresponding meaning).
 - **Policy means:**
the contract between you and OnePath and comprises the application, policy schedule and this Policy Document.
 - **Policy Commencement Date means:**
the date your application was received and accepted by ANZ on behalf of OnePath.
 - **Policy Document means:**
this document together with any supplementary or additional document issued by OnePath and/or ANZ from time to time which is stipulated as forming part of the Policy Document.

- **Pre-existing Condition means:**
any illness (including mental illness), bodily injury or condition, whether existing, diagnosed or in remission for which you sought or received or could reasonably have been expected to have sought or received, medical examination, advice, treatment or hospitalisation before the Policy Commencement Date.
- **Reasonably Suited means:**
the type of work you would reasonably be expected to do based on your education, training or experience.
- **Redundancy means:**
you are unemployed because your position is disestablished, as it is no longer needed by your employer.
- **Registered Medical Practitioner means:**
a person registered as a medical practitioner with the Medical Council of New Zealand and who is not you, your partner or a relative.
- **Self-employed means:**
you are employed by a company of which you or your immediate family have direct or indirect control, or you work for yourself in the capacity of a self-employed contractor, sole trader, partner in a partnership, or otherwise, for remuneration for 20 hours or more per week (Self-employment has a corresponding meaning).
- **Temporary Disability means:**
you are entirely prevented from engaging in your usual Full Time Employment (or Self-employment) or any employment for which you are Reasonably Suited and your inability to work is caused by an Accident or Illness (Temporarily Disabled has a corresponding meaning).

Alternatively, if you are not in Full Time Employment (or Self-employment); you are confined to hospital or bed at home, as a result of an Accident or Illness, as certified by a Registered Medical Practitioner.

- Terminal Illness means:
diagnosis of an advanced or rapidly progressive incurable illness where, in the opinion of two medical specialists (one appointed by us), your life expectancy is less than 12 months.
- We, us, our and/or OnePath means:
OnePath Life (NZ) Limited as the underwriter of this Policy.
- You or your means:
the primary cardholder, Joint Cardholder (if any) and Additional Cardholder (if any), whose application for ANZ Credit Card Repayment Insurance has been received and accepted by ANZ on behalf of OnePath.

