

Specific Injury Cover



What is Specific Injury Cover?

Insurance that pays a lump sum amount if you or a key person sustains one of the covered injuries as a result of an accident.

Why do you need Specific Injury Cover?

Accidents can happen at any time and the injuries sustained by you or a key person could vary from minor to major, however the impact to your business could be significant if it meant either of you can't work or have to take time off as a result. Having this cover in place will help minimise the financial impact to the business.

You'll receive a lump sum amount and it's your choice how you use the money.

Specific Injury Cover can help fill in gaps that other insurance doesn't cover, or where ACC might not pay out.

Offsets do not apply to any benefits paid under Specific Injury Cover, giving you more certainty at claim time.

Specific Injury Cover can only be selected along with at least one of the following on the same policy:

- › Life Cover with a minimum sum insured of \$100,000
- › Business Overheads Cover or Key Person Start Up Cover with a minimum sum insured of \$1,500 per month.

Specific Injury Cover Overview

Entry criteria:

Minimum entry **age 20**
Maximum entry **age 60**



Cover amount:

Increments of \$500, up to a maximum of **\$5,000** (maximum payable for an injury up to \$60,000)



Cover term: To **age 70**

(or until you no longer hold a qualifying cover on the same policy)



The benefit we pay

We'll pay a lump sum that is a multiple of the Specific Injury Cover sum insured. How much we multiply the sum insured by depends on the injury the life assured suffers.

What's not covered?

- › Intentional self-harm including attempted suicide
- › Taking part in a criminal activity
- › If you don't survive for at least 14 days after suffering the injury.

What injuries are covered?

The table below lists the injuries covered under the Specific Injury Cover Benefit and how much we'll pay for each.

Injury groups	Injuries covered because of an accident	Amount we'll pay
Group 1	Fracture of skull, jaw	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)	
	Fracture of vertebrae	
	Fracture of upper arm bone, shoulder blade, elbow	
	Partial thickness burns of 9 percent or more of the body surface area as measured by 'The Rule of Nines' or the Lund & Browder Body Surface Chart	
Group 2	Fracture of leg below the knee (tibia or fibula)	3 times the sum insured
	Fracture of the hip	
	Fracture of the leg above the knee (femur)	
	Fracture of the pelvis	
	Fracture of multiple limbs	
Group 3	Any injury that the life assured had surgery under general anaesthesia for	6 times the sum insured
	Full thickness burns (excluding hands) to 20 percent or more of the body surface area as measured by 'The Rule of Nines' or the Lund & Browder Body Surface Chart	
	Full thickness burns to 25 percent of the face	
	Full thickness burns to 50 percent of the total combined surface area of both hands	
	Loss of the thumb and index finger of the same hand	
Group 4	Blindness in one eye	12 times the sum insured
	Loss of a limb	
	Blindness in both eyes	
	Loss of hearing in both ears	
	Paralysis	

Please refer to the terms and conditions of the Specific Injury Cover for definitions and full information.

Talk to your financial adviser

Call us on 0508 464 999

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Important information

This brochure is for information purposes and is a summary only. Please refer to the policy wordings for our full requirements and eligibility criteria. The content is intended to be of a general nature, does not take into account your financial situation or goals, and is not a financial advice service. It is recommended you seek financial advice which takes into account your individual circumstances before you acquire a financial product. This brochure is based on information current as at August 2022 and is subject to change.

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