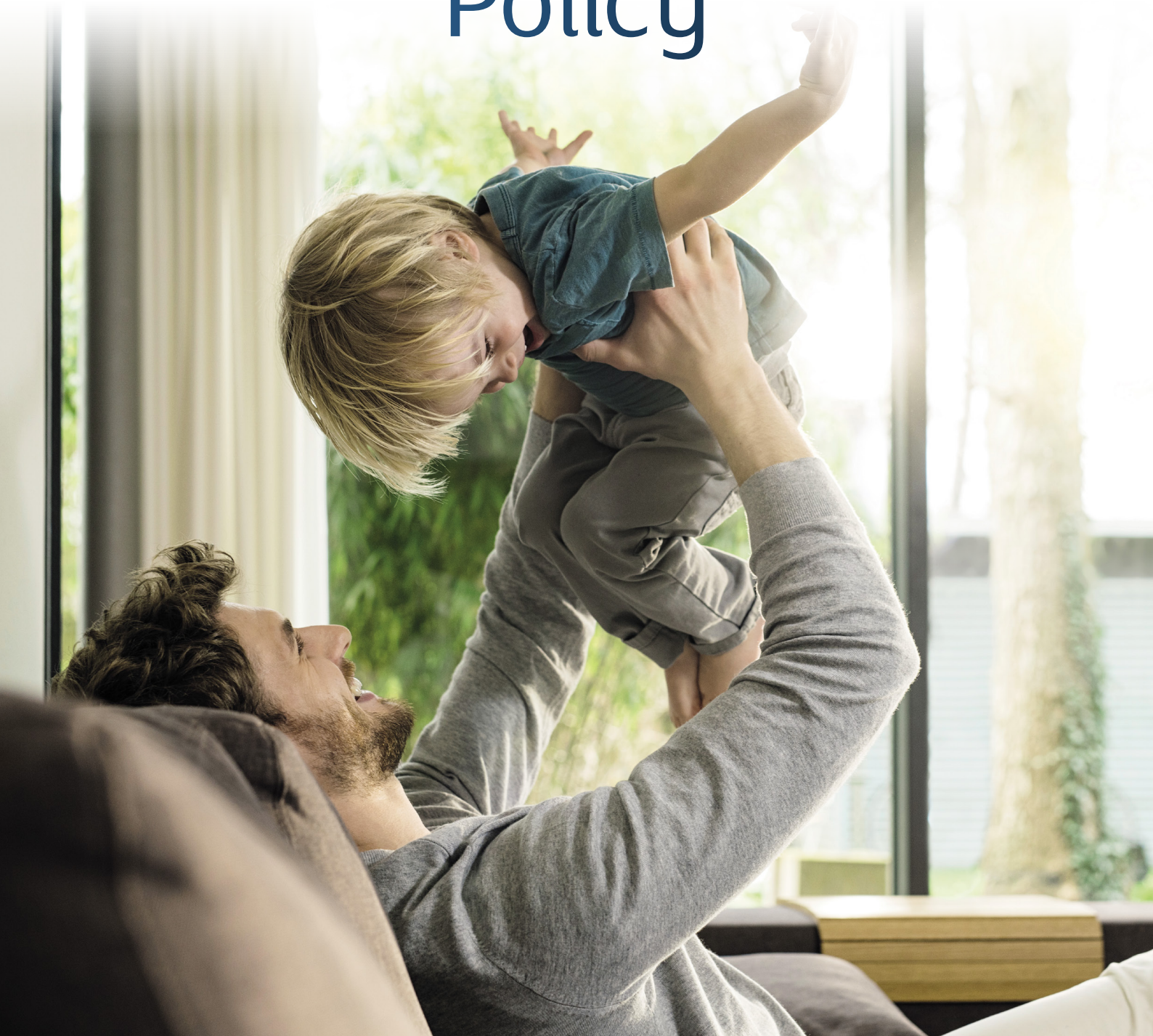




Here are the details of your

Cancer Care Policy



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Understanding your policy

Cancer Care Insurance gives you a lump sum of money to help you overcome the physical, emotional and financial stress that accompanies the diagnosis of cancer.

This policy wording contains important information about the policy. For example, it explains what benefits will be paid, what exclusions apply and how to make a claim.

Please carefully read this policy wording and the separate policy summary that goes with it.

Once you have read and understood this policy wording and your policy summary, please keep them in a safe place. You'll need them to make a claim.

This policy has no cash value, so we won't pay any money if you decide to cancel the policy.

AA Life policies are provided and underwritten by Asteron Life Limited.

Please contact us if you have any questions or need more information.

How to contact us

For sales, service and general queries call us on **0800 874 444**

For claims enquiries:

- Call us on **0800 737 101**
- Email us at **claims@asteronlife.co.nz**

For more information go to aalife.co.nz



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

We realise it's a lot to take in, but take the time to read it now, to ensure you understand the terms, conditions and exclusions.

Reading your policy

We have used the headings in this policy wording to help guide you. These headings are purely descriptive in nature. You should not rely on headings to interpret the policy.

Words with specific meaning

We've coloured some words blue. These words have a specific meaning. We've explained them in the 'Definitions' section at the end of this policy document.

We also use the following common terms throughout this policy document that have the below meanings:

- 'we', 'us' or 'our' means Asteron Life Limited
- 'you' or 'your' means the person insured or the policy owner, depending on the context.

Cancelling your policy

You have a cooling-off period if you change your mind

We provide you with a 30-day cooling-off period. You can cancel your policy within 30 days from the day your policy started, as long as you haven't made a claim. We'll refund you the full amount of any premium paid.

If you choose to cancel your policy after the cooling-off period

You may choose to cancel your policy at any time, unless you have made a claim.

If you cancel your policy outside the cooling-off period and you haven't made a claim, we'll refund you any amount we owe after the cancellation date.

If you have a concern

We value our customers and aim to deliver the best service possible. We also appreciate and encourage your feedback – the good and the bad. If you're not satisfied with one of our policies, our service or a decision we make, please tell us. Often a quick conversation with one of our representatives can help resolve things.

If we can't agree or if you are still unhappy, please let us know. We can explain our complaints procedure to you and we have a Customer Resolution Service to help you if needed.

Alternatively, write to us at:

The Complaints Officer
Asteron Life Limited
P O Box 894
Wellington 6140

Resolving complaints

At the time this policy is issued, Asteron Life is part of the Insurance & Financial Services Ombudsman Scheme (IFSO Scheme). The IFSO Scheme means that policy owners are provided with a free complaints resolution service. If you're not satisfied that we've resolved your complaint, you may refer it to the Insurance & Financial Services Ombudsman. They will respond if the policy and issue is within their jurisdiction.

Their contact details are:

Insurance & Financial Ombudsman
P O Box 10-845
Wellington 6143

Phone: **0800 888 202**

Fax: **04 499 7614**

Website: www.ifso.nz

Cover start and end

Your cover under this policy begins on the date shown on your [policy summary](#) or the date we restart your policy.

Your cover ends on the earliest of:

- the date you die
- a Cancer Care Benefit being paid
- the date your cover ends as shown on your policy summary
- the date you cancel this policy
- your cover lapsing due to unpaid premium.

If your policy ends because of an unpaid premium, you can apply to us to restart your policy. You must apply within 12 months of your policy ending. We'll advise you of the conditions for restarting your policy and will tell you in writing if and when it is restarted.

Cancer Care Benefit

We'll pay the Cancer Care Benefit if you're diagnosed as having cancer as defined in the 'What 'Cancer' means' section of this policy wording and you're still alive 14 days after the diagnosis of the cancer.

The signs, symptoms and diagnosis of cancer must occur at least 90 days after the date your cover starts or restarts. If you increase your amount of cover and the signs, symptoms or diagnosis occurs within the 90-day period, we'll only pay the cover amount that existed before the increase.

The diagnosis must occur before the date your cover ends.

Under this policy we'll pay the Cancer Care Benefit less any Early Stage Cancer Benefit already paid.

We'll only pay one Cancer Care Benefit on this policy.

Cancers not covered under the Cancer Care Benefit

None of the following cancers are covered under the Cancer Care benefit:

- **Chronic Lymphocytic Leukemia (CLL)** blood cancer which is histologically described as less than Rai Stage 1 (Rai Stage is a type of grading for CLL)
- melanomas (a type of skin cancer) which are both less than 1.5mm depth of invasion using the **Breslow method** and less than **Clark Level 3** as determined by **histological** examination
- all other types of skin cancers unless there is evidence of metastases
- Cancers of the prostate which are histologically described as both **TNM** classification T1 or less and have a **Gleason score** of 5 or less
- tumours which are histologically described as **benign, pre-malignant or carcinoma in situ**
- **carcinoma in situ** of the breast except where the entire breast is removed at the recommendation of the treating surgeon
- **carcinoma in situ** of the prostate except where the entire prostate is removed at the recommendation of the treating surgeon.

Early Stage Cancer Benefit

We will pay an Early Stage Cancer Benefit if you're diagnosed as having Early Stage Cancer as defined in the section titled The meaning of 'Early Stage Cancer', and you're still alive 14 days after the diagnosis of the Early Stage Cancer.

The signs, symptoms and diagnosis of Early Stage Cancer must occur at least 90 days after the date your cover starts or restarts. The diagnosis must occur before the date your cover ends.

We will pay \$5,000 if you are diagnosed with early stage cancer as defined in the 'Meaning of Early Stage Cancer' section.

We will reduce the sum insured for Cancer Care by this amount and reduce premiums as appropriate to the new amount.

We will only pay the Early Stage Cancer Benefit once, for any type of early stage cancer diagnosed.

The meaning of 'Early Stage Cancer'

Early Stage Cancer means any of the following:

- **carcinoma in situ** is a cancer characterised by a **focal autonomous new growth** of carcinoma cells, which has not yet resulted in the invasion of normal tissue. "Invasion" means an infiltration and/or active destruction of normal tissue beyond the basement membrane. The tumour must be classified as **Tis** according to the **TNM** staging method or **FIGO** Stage 0
- **Chronic Lymphocytic Leukemia (CLL)** which is histologically described as Rai Stage 0
- prostate cancer diagnosed as both **TNM** classification T1 and **Gleason score** of 5 or less. The tumour must be confined within the prostate
- malignant melanoma that is both less than 1.5mm depth of invasion using the **Breslow method** and less than **Clark Level 3** as determined by a histological examination.

Neither of the following are covered for an Early Stage Cancer Benefit payment under this policy:

- **carcinoma in situ** of the cervix uteri of **Cervical Intraepithelial Neoplasia (CIN)** classifications CIN1 and CIN2
- all forms of skin cancer that are not melanoma.

What 'Cancer' means

Cancer means the presence of one or more invasive malignant tumours, including leukaemia, malignant bone marrow disorders and **malignant** lymphomas, characterised by:

- the uncontrolled growth and spread of malignant cells
- the invasion and destruction of normal tissue.

The tumour(s), including leukaemia, malignant lymphoma or bone marrow disorder must also meet one of the following criteria:

- require treatment by surgery, radiotherapy, chemotherapy, **biological response modifiers**, or any other major treatment
- be totally incurable.

Other exclusions that apply to your cover

We won't pay any claim if both the following are true:

- the claim arises directly or indirectly from a Pre-Existing Condition, as defined in the section titled The meaning of a 'Pre-Existing Condition'
- the condition was present in the five years before your cover started or restarted.

If you increase your cover amount, we won't pay a claim on the increased portion of your cover amount if both the following are true:

- the claim arises from a Pre-Existing Condition, as defined in the section titled The meaning of a 'Pre-Existing Condition'
- the condition was present in the five years before your cover amount was increased.

Benign tumours of the brain and spinal cord are not covered under this policy.

The meaning of a 'Pre-Existing Condition'

A Pre-Existing Condition is an illness, condition or related signs or symptoms that meets any of these criteria:

- you were aware of it
- a reasonable person in your position should have been aware of it
- you had a conventional or alternative medical consultation, or treatment for it.

If you would like further information on what may constitute a Pre-Existing Condition, please feel free to call us on 0800 874 444.

Limits on what we will pay

The total maximum cover available under any AA Life Cancer Care Insurance policy or similar policies covering cancer offered by AA Life is \$100,000.

How to claim

To make a claim, contact Asteron Life on:

- phone: **0800 737 101**
- email: **claims@asteronlife.co.nz**
- mail: **Asteron Life Claims, PO Box 894, Wellington 6140**

You must notify us as soon as possible of a diagnosis of cancer that could give rise to a claim.

We will tell you what evidence we require. You are responsible for the cost of providing this evidence.

We may need a doctor of our choice to examine you to assist with the assessment of your claim.

We will make payments under this policy once we have confirmed you are eligible and we have received all the following:

- properly completed claim forms
- proof of the condition for which you are claiming
- copies of all investigations performed which may include, but are not limited to, clinical, radiological, histological and laboratory evidence
- a copy of your medical history for the purposes of assessing the claim.

If you fail to provide us with any such information or comply with any such requirements within 120 days of us making the relevant request, we may end your claim.

Who we will pay benefits to

If you have chosen to own a Cancer Care policy jointly, we will split the benefits equally between both policy owners.

It is the responsibility of the policy owners to change ownership status in case life circumstances change e.g. marriage/relationship breakup.

Information you provide must be correct

Your policy with us relies on the accuracy of the information supplied by you, or any person on your behalf. You must provide full and accurate information. You must also answer all questions we ask you honestly, correctly and completely.

If we find that your date of birth is wrong on the policy summary, we can adjust the benefits provided under the policy to reflect your correct age and actual premiums paid. Alternatively, if your age has been overstated, we may, at our discretion, repay any overpayments of premium.

If we find that your smoker status is wrong on the policy summary, we can adjust the benefits provided under the policy to reflect your correct smoker status and actual premiums paid.

Premium information

The premium amount is set out in your policy summary and must be paid in New Zealand dollars by a payment method we approve.

We will recalculate the premium amount on each anniversary of the date your cover starts or restarts and notify you of the new premium amount. We will base the new premium amount on all of the following:

- our then current premium rates
- your sex and smoking status
- the then cover amount
- your age on your next birthday after the recalculation.

We will give you 28 days written notice of any change to your premium amount, posted to your last known physical, postal or email address. We consider you've received this notice on the 7th day after we send it.

Premiums are payable until the policy ends.

Other information

You're covered anywhere in the world

This policy provides worldwide cover, 24 hours a day.

Governing law

This policy will be interpreted according to New Zealand law.

Statutory fund

The statutory fund relevant to your policy is Asteron Life Limited's Statutory Fund Number One.

General

When your policy starts Asteron Life will pay a commission to AA Life.

Definitions

Benign

Not malignant or harmful in effect.

Biological response modifiers

Substances that modify immune responses – either to enhance an immune response or suppress it.

Breslow method and Clark Level

Two different ways of grading melanomas.

Carcinoma in situ

Cancer that involves only the place in which it began and that has not spread.

Cervical Intraepithelial Neoplasia (CIN)

The abnormal growth of cells on the surface of the cervix that could potentially lead to cervical cancer.

Chronic Lymphocytic Leukaemia (CLL)

Overactivity of the lymphatic tissue with an increase in the number of lymphocytes in the blood, abnormal proliferation of lymphatic cells in all lymphatic tissue.

FIGO (Fédération Internationale de Gynécologie et d'Obstétrique)

FIGO staging systems are determined by the International Federation of Gynaecology and Obstetrics. In general there are five stages:

- stage 0: carcinoma in situ (common in cervical, vaginal and vulval cancer)
- stage 1: confined to the organ of origin
- stage 2: invasion of the surrounding organs or tissue
- stage 3: spread to distant nodes or tissue within pelvis
- stage 4: distant metastasis(es).

Focal autonomous new growth

Confined to the cells in which the cancer originated and not yet resulted in the invasion and/or destruction of surrounding tissues.

Gleason score

The grading system used to determine the aggressiveness of prostate cancer.

Histological

The structure of a tissue or organ.

Malignant

A mass of cancer cells that may invade surrounding tissues or spread to distant areas of the body.

Pre-malignant

A condition that may (or is likely to) become cancer.

Policy summary

The most recent policy summary we have sent you, which includes all of the following:

- the person insured
- the policy owner
- the cover amount
- the date cover starts
- the date cover ends.

Tis

Tumour in situ.

Tumour Node Metastases (TNM)

A classification used across a number of types of cancer and Gleason score is a classification specific to cancers of the prostate.

We're here to help you

Call us anytime

0800 874 444

Visit us online

aalife.co.nz

Or come in and see us at your nearest

AA Centre



Asteron Centre, Level 13, 55 Featherston Street, Wellington, 6011

PO Box 894, Wellington, 6140 New Zealand

Telephone 0800 874 444 Fax 0800 808 213