

Product Changes and Benefit Improvements

Enhancements to Life Cover and Life Income Cover

	Current	Now
Dependent Child Funeral Support Benefit*	This benefit pays \$2,000 towards the funeral costs if a dependent child under the age of 10 was to pass away and \$10,000 for dependent children between the ages of 10 and 21.	We have increased the Dependent Child Funeral Support Benefit payable to \$15,000 for dependent children between the ages of 10 and 21.
Counselling Benefit*	We pay up to a maximum of \$1,000 for counselling services.	We have increased the Counselling Benefit maximum to \$2,500.
Special Event Increase Benefit and Future Insurability Option	If the life assured's income, mortgage debt etc. increases at any time, they may increase their Life Cover/ Life Income Cover sum insured without further assessment of their health.	When exercising these contractual increases Partners Life will not assess the life assured occupation or pastimes.

*Enhancements also apply to Accidental Death Cover

Enhancements to Terminal Illness Cover

	Current	Now
Maximum Sum Insured	The maximum allowable Terminal Illness Cover sum insured is \$500,000.	We have increased the maximum Terminal Illness Cover sum insured for lives assured age 16 and over to \$1,500,000. The maximum sum insured for children under age 16 remains \$500,000.
Dependent Child Funeral Support Benefit	This benefit pays \$2,000 towards the funeral costs if a dependent child under the age of 10 was to pass away and \$10,000 for dependent children between the ages of 10 and 21.	We have increased the Dependent Child Funeral Support Benefit payable to \$15,000 for dependent children between the ages of 10 and 21.
Counselling Benefit	We pay up to a maximum of \$1,000 for counselling services.	We have increased the Counselling Benefit maximum to \$2,500.
Special Event Increase Benefit and Future Insurability Option	If the life assured's income, mortgage debt etc. increases at any time, they may increase their Life Cover/ Life Income Cover sum insured without further assessment of their health.	When exercising these contractual increases Partners Life will not assess the life assured occupation or pastimes.

Enhancements to Total & Permanent Disability Cover, Severe Trauma Cover and Trauma Cover

	Now
Counselling Benefit	We have added a Counselling Benefit of \$2,500 to cover the costs of counselling

Enhancements to Total & Permanent Disability Cover, Severe Trauma Cover and Trauma Cover (continued)

	Current	Now
Return to Home Benefit	We will reimburse the cost of a standard economy flight back to New Zealand for the life assured and a support person up to a maximum of \$10,000 if the life assured suffers a total and permanent disability and was 'working' outside of New Zealand longer than 3 months.	We have extended the definition and will now reimburse the Return to Home costs if the life assured was 'living' outside of New Zealand even if they were not working.
Special Event Increase Benefit and Future Insurability Option	If the life assured's income, mortgage debt etc. increases at any time, they may increase their TPD Cover, Severe Trauma Cover or Trauma Cover sum insured without further assessment of their health.	When exercising these contractual increases Partners Life will not assess the life assured occupation or pastimes.

Enhancements to Severe Trauma Cover and Trauma Cover

	Current	Now
Life Cover Buy-Back Option	Client can repurchase the Life Cover reduced by a claim 6 months after the claim being paid if the claim related to specified covered conditions such as Blindness or Dementia.	An additional opportunity to repurchase the sum insured has been added 12 months following a claim, if the opportunity was missed at 6 months.
Remove Inflation Limitation on Severe Trauma Cover/Trauma Cover Buy-Back Option	If a life assured buys back their Severe Trauma Cover/Trauma Cover after a claim, the inflation adjustment cannot occur on the repurchased cover.	The inflation adjustment limitation has been removed, which means that the life assured's bought back cover will continue to keep pace with inflation adjustment.

Enhancements to Trauma Cover

	Now
NEW Newborn Child's Benefit	We will pay 25% of the parent's Trauma Cover sum insured to a maximum of \$50,000 if a child of the life assured is born with 1 or more of the following conditions: <ul style="list-style-type: none"> • Absence of Function of Limb • Blindness • Deafness • Spina Bifida • Tetralogy of Fallot • Transposition of Great Vessels
Removal of Alcohol and Drug Exclusion	We have removed the alcohol and drug exclusion from the following conditions: <ul style="list-style-type: none"> • Encephalitis • Peripheral Neuropathy • Loss of Cognitive Function

Enhancements to Trauma Cover (continued)

Current	Now														
Intensive Care Treatment (Full Sum Insured)	<p>To qualify for a full payment, a life assured needs to be:</p> <ul style="list-style-type: none"> • on ventilation and intubated for at least 3 consecutive days or • receiving intensive care in hospital for at least 5 consecutive days. 														
Explanation of the Enhancement: <p>Based on the Current definition, the client might not have met the criteria to claim under the Intensive Care Treatment Covered Condition. For example:</p> <ul style="list-style-type: none"> • The client might have remained on ventilation for 2 days (just missed criteria by one day) or • The client may have received care in an intensive care unit for 3 days (missed the criteria by 2 days) or • The client may have been on ventilation for 2 days and in intensive care for 3 days. In either of the scenarios the client would not have met the criteria to meet the policy definition. <p>The new definition has been expanded to benefit the client. If the client is on ventilation for 2 days (10 points) and receives care in an intensive care unit for 3 days (9 points) they would have met the definition to qualify for a full payment as they would have reached 19 points.</p>	<p>We have introduced a scoring system based on severity, which allows the client a far greater opportunity of being paid a full Trauma Cover payment, if an accumulated score of 15 is reached. We have also added additional eligibility criteria.</p> <table border="1" data-bbox="889 707 1487 1823"> <thead> <tr> <th data-bbox="889 707 1191 752">Severity Criteria</th><th data-bbox="1191 707 1487 752">Accumulative Score</th></tr> </thead> <tbody> <tr> <td data-bbox="889 752 1191 909">Undergoes continuous mechanical ventilation by means of tracheal intubation during admission to Intensive Care Unit (ICU) or High Dependency Unit (HDU).</td><td data-bbox="1191 752 1487 909">Five (5) points per twenty-four (24) consecutive hours</td></tr> <tr> <td data-bbox="889 909 1191 1089">Receives intensive care in a hospital, which is the equivalent of care which would be expected to be provided in an Intensive Care Unit (ICU).</td><td data-bbox="1191 909 1487 1089">Three (3) points per twenty-four (24) consecutive hours</td></tr> <tr> <td data-bbox="889 1089 1191 1246">Receives high dependency care in a hospital, which is the equivalent of care which would be expected to be provided in a High Dependency Unit (HDU).</td><td data-bbox="1191 1089 1487 1246">One (1) point per twenty-four (24) consecutive hours</td></tr> <tr> <td data-bbox="889 1246 1191 1403">Admission to either an ICU and/or HDU and simultaneous artificial airway management. Other than Tracheal intubation.</td><td data-bbox="1191 1246 1487 1403">Additional one (1) point per twenty-four (24) consecutive hours</td></tr> <tr> <td data-bbox="889 1403 1191 1650">Following admission to an ICU and/or HDU suffering the total inability to perform at least one (1) of the Activities of Daily Living, as certified by an appropriate Specialist, for ninety (90) consecutive days or more after being discharged from Hospital.</td><td data-bbox="1191 1403 1487 1650">Additional ten (10) points – once only per Illness or Injury</td></tr> <tr> <td data-bbox="889 1650 1191 1823">We have also added a NEW Diagnosis Benefit (25% of the sum insured to a maximum of \$100,000), where a life assured has an accumulated score of 10 or above.</td><td data-bbox="1191 1650 1487 1823"></td></tr> </tbody> </table>	Severity Criteria	Accumulative Score	Undergoes continuous mechanical ventilation by means of tracheal intubation during admission to Intensive Care Unit (ICU) or High Dependency Unit (HDU).	Five (5) points per twenty-four (24) consecutive hours	Receives intensive care in a hospital, which is the equivalent of care which would be expected to be provided in an Intensive Care Unit (ICU).	Three (3) points per twenty-four (24) consecutive hours	Receives high dependency care in a hospital, which is the equivalent of care which would be expected to be provided in a High Dependency Unit (HDU).	One (1) point per twenty-four (24) consecutive hours	Admission to either an ICU and/or HDU and simultaneous artificial airway management. Other than Tracheal intubation.	Additional one (1) point per twenty-four (24) consecutive hours	Following admission to an ICU and/or HDU suffering the total inability to perform at least one (1) of the Activities of Daily Living, as certified by an appropriate Specialist, for ninety (90) consecutive days or more after being discharged from Hospital.	Additional ten (10) points – once only per Illness or Injury	We have also added a NEW Diagnosis Benefit (25% of the sum insured to a maximum of \$100,000), where a life assured has an accumulated score of 10 or above.	
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Aplastic Anaemia

The current definition is defined as 'irreversible' bone marrow failure in conjunction with other conditions.

Given the nature of the condition, we have removed the 'irreversible' bone marrow failure in favour of the other conditions still applying.

Enhancements to Trauma Cover (continued)

	Current	Now
Blindness (Full Sum Insured)	<p>Loss of sight is defined as:</p> <ul style="list-style-type: none"> • Visual acuity less than 6/60 in both eyes after correction; or • A field of vision constricted to 20 degrees or less of arc; or • A combination of visual defects resulting in the same degree of visual impairment as that occurring in either of the above. 	<p>We have enhanced the definition by adding additional eligibility criteria. We have added the diagnosis of Age Related Macular Degeneration or Stargardts Disease and Glaucoma.</p>
Blindness (Diagnosis Benefit)	<p>Defined as the loss of sight in one eye or the diagnosis that sight in both eyes is likely to be lost within 12 months.</p>	<p>We have enhanced the definition by adding the diagnosis of Macular Degeneration.</p>
Cancer	<p>We cover carcinoma in situ which result in radical surgery, chemotherapy or radiotherapy.</p>	<p>We have enhanced the carcinoma in situ definition to include immunotherapy treatment.</p>
Minor Burns (Partial Payment Benefit)	<p>Currently Minor Burns is defined as:</p> <ul style="list-style-type: none"> • Full-thickness burns to at least nine percent (9%) of the body surface area as measured by The Rule of Nines or the Lund & Browder Body Surface Chart; or • Twenty percent (20%) of the whole face requiring surgical debridement and/or grafting. 	<p>We have enhanced the current definition by adding the following eligibility criteria:</p> <ul style="list-style-type: none"> • Full-thickness burns to both hands, requiring surgical debridement and grafting; or • Full-thickness burns to the face, requiring surgical debridement and grafting.
Organ Transplant	<p>The current definition means 'the life assured has been placed on a recognised New Zealand Waiting List for, or has undergone, a medically necessary organ transplant from a donor of at least 1 of the following organs....'</p>	<p>We have enhanced the eligibility to include Australia as follows 'the life assured has been placed on a recognised New Zealand or Australian Waiting List for, or has undergone, a medically necessary organ transplant from a donor of at least 1 of the following organs....'</p>
Out of Hospital Cardiac Arrest	<p>The current definition means 'a cardiac arrest that occurs out of Hospital, is not associated with any medical procedure, is documented by an electrocardiogram and is due to cardiac asystole or ventricular fibrillation'.</p>	<p>We have expanded the eligibility to include other diagnostic tests such as Cardiac Biomarkers or any other Digital Imaging or Diagnostic Test</p> <p>...means 'a cardiac arrest that occurs out of Hospital, is not associated with any medical procedure, is documented by an electrocardiogram, Cardiac Biomarkers or any other Digital Imaging or Diagnostic test and is due to cardiac asystole or ventricular fibrillation'.</p>

Enhancements to Trauma Cover (continued)

	Current	Now
Cancer - Radical Surgery Definition	Means surgery to remove an entire diseased Organ or Hand or Foot or Breast or Testicle or Penis or Vulva or Nose or Lip or Eye or Ear or Tongue.	We have added cover for 'a portion of the colon.'
Severe Inflammatory Bowel Disease	Means a diagnosis of Crohn's disease and/or ulcerative colitis by an appropriate Specialist that has failed conventional medical intervention and requires indefinite immunosuppressive therapy or surgical removal of the complete bowel .	Means a diagnosis of Crohn's disease and/or ulcerative colitis by an appropriate Specialist that has failed conventional medical intervention and requires indefinite immunosuppressive therapy or surgical removal of the large bowel (the entire colon and rectum) .
Severe Rheumatoid Arthritis	Severe Rheumatoid Arthritis currently qualifies a life assured for a Partial Payment Benefit (25% of the Trauma Cover sum insured).	We have significantly improved the definition of Severe Rheumatoid Arthritis and we now pay the full Trauma Cover sum insured.
Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	Currently Partners Life will pay a Partial Payment Benefit of 25% of the Trauma Cover sum insured if the life assured is diagnosed with SLE and meets the eligibility criteria of at least 4 of the 11 listed conditions in the policy wordings to meet.	Partners Life will now pay the full Trauma Cover sum insured for clients diagnosed with SLE under our new improved definition.

Enhancements to Specific Condition Cover

	Now	Factor
Category C Conditions		
	Added Salpingectomy (surgical removal of one or both fallopian tubes.)	0.5
	Added Cardiac Surgery to treat Patent Foramen Ovale (PFO) (not done under general anaesthetic) which prevents the life assured from attending to any of their work duties for at least six (6) weeks.	0.5
	Added Inpatient Surgery under General Anaesthetic which prevents the life assured from attending to any of their work duties for at least eight (8) weeks.	1
	Replaced Hernia Repair with the more extensive definition which includes all Inpatient Surgery under General Anaesthetic which prevents the life assured from attending to any of their work duties for at least six (6) weeks.	0.5

Enhancements to Income Cover (IC), Mortgage Repayment Cover (MRC) and Household Expenses Cover (HEC)

Now	
Surgical Procedure	<p>We have extended our cover under a number of benefits including Total Disability Benefit and Partial Disability Benefit to now include disabilities as a result of surgical procedures including</p> <ul style="list-style-type: none"> • Donation of an organ; or • Preventing disease or disfigurement.
Current Now	
Critical Illness Benefit	<p>We cover a number of defined critical illness conditions.</p> <p>We have added the following defined conditions:</p> <ul style="list-style-type: none"> • Angioplasty (3 coronary arteries), • Heart Valve Replacement, • Organ Transplant
Waiver of Waiting Period Benefit	<p>Clients may have their waiting period waived if they qualify for a claimable event return to work and relapse or have new event within 12 months of returning to work.</p> <p>We have enhanced the current definition to include that if the waiting period is 13 weeks or more, we will consider combined multiple periods of disability if the life assured suffers a new or recurrent disability within 12 months of the end of another period of disability even if this occurred during the waiting period.</p>
Reduction in Waiting Period Option	<p>If a life assured's occupational circumstances changes which justifies a reduction in the waiting period, they need to provide evidence to Partners Life within 90 days of the change in employment conditions.</p> <p>We have extended the timeframe to exercise the reduction in waiting period option, which means that the life assured can provide evidence within 90 days of the change or within 60 days of the following policy anniversary date.</p>
Dependent Caregiver Option	<p>The dependent relative must be under the age of 55 at the date of first becoming totally disabled</p> <p>We have increased the maximum age of the dependent relative to maximum 65 at the date of first becoming totally disabled.</p>
Dependent Caregiver Option	<p>The amount payable each month is the lesser of:</p> <ul style="list-style-type: none"> • 75% of the IC/MRC/HEC sum insured or • \$3,500. <p>We have increased the amount payable. The amount is now the lesser of:</p> <ul style="list-style-type: none"> • 100% of the IC/MRC/HEC sum insured or • \$3,500.
Pregnancy Exclusion	<p>We exclude pregnancy complication unless they last longer than 90 days past the delivery of the baby.</p> <p>We now only exclude Normal Pregnancy and uncomplicated child birth or miscarriage unless disability lasts more than 90 days after the end of the pregnancy.</p>

Enhancements to Income Cover (IC), Mortgage Repayment Cover (MRC) and Household Expenses Cover (HEC) (continued)

	Current	Now
Return to Home Benefit	We will reimburse the cost of a standard economy flight back to New Zealand for the life assured and a support person up to a maximum of \$10,000 if the life assured suffers a total and permanent disability and was 'working' outside of New Zealand longer than 3 months.	We have extended the definition and will now reimburse the Return to Home costs if the life assured was 'living' outside of New Zealand.
Increasing Income Benefit, Increasing Mortgage Benefit, etc.	If the life assured's income, mortgage debt etc. increases at any time, they may increase their Income Cover, Mortgage Repayment Cover or Household Expenses Cover sum insured without further assessment of their health.	When exercising these contractual increases Partners Life will not assess the life assured occupation or pastimes.

Enhancements to Income Cover

	Current	Now
Offsets	We offset any benefits that a life assured may receive from Social Services, which is any government or support agency	We have removed the offset provision for Social Services. ACC offsets remain

Enhancements to Mortgage Repayment Cover

	Current	Now
Increasing Income Benefit	-	If a life assured's income increases due to remuneration or due to increased business profits, the life assured is now able to increase their Mortgage Repayment sum insured without further assessment of health, occupation or pastimes
Mortgage Restructure Benefit	The combined total of all increases are limited to exceed the 50% of the original monthly Mortgage Repayment Cover Sum Insured	The combined total of all increases are now limited to exceed the 100% of the original monthly Mortgage Repayment Cover Sum Insured

Enhancements to Household Expenses Cover

Current	Now
Monthly Household Expenses	<p>We include a range of eligible listed expenses under Household Expenses Cover.</p> <p>We have added to the list the following eligible expenses:</p> <ul style="list-style-type: none"> • Motor Vehicle Lease costs and • Early Childhood Education costs

Enhancements to Private Medical Cover

Now
NEW Prophylactic Surgery Following Cancer Benefit
<p>Partners Life will cover the prophylactic mastectomy of the unaffected breast for life assured who has been diagnosed with Breast Cancer and tested positive for the BRCA 1 or BRCA 2 gene mutation.</p> <p>Partners Life will cover a prophylactic hysterectomy and/or oophorectomy for life assured who has been diagnosed Cancer as well as Lynch Syndrome.</p>
NEW Cancer Testing Benefit
<p>The Cancer Testing Benefit covers the cost of genetic testing where</p> <ul style="list-style-type: none"> • the life assured has been diagnosed with Cancer, and • the testing is recommended by an appropriate Specialist to assist in identifying the most appropriate treatment plan.

Current	Now
Serious Illness Benefit	<p>The Serious Illness Benefit covers chemotherapy and radiotherapy to arrest or cure a serious condition such as cancer.</p> <p>The Serious Illness Benefit now cover immunotherapy used to treat the serious illness.</p>
Overseas Treatment Benefit	<p>Partners Life's Overseas Treatment Benefit is \$30,000 per life assured per policy year.</p> <p>The Overseas Treatment Benefit has been increased to \$60,000 per life assured per policy year.</p>

Enhancements to Loss of Revenue Cover

Now
NEW Recovery Support Benefit
<p>We will reimburse the costs, of up to 3 times the life assured's monthly Loss of Revenue sum insured to assist with their recovery in the event that they need to purchase specialised equipment, prosthetic devices or make alterations to their office or vehicle as a result of disability.</p>
NEW Vocational Retraining and Rehabilitation Benefit
<p>For payment terms of two years or more, we will pay up to 6 times the Loss of Revenue sum insured for costs associated with Retraining and Rehabilitation programmes, in order to assist the life assured in their return to work.</p>

Changes, Limitations and Restrictions

In some cases, unique claim situations can arise in which policy wording interpretation is not as clear or defined as we initially intended when writing those wordings. This can lead to situations in which benefits either work differently to how they were intended or multiple products work together in ways which were not intended. When these situations become apparent, at times, we have to amend the wordings to prevent unintended risk and claims consequences which significantly change the scope of benefits or products.

Because we believe that transparency in products and policy wordings is so important, we have detailed the list of changes which are not enhancements below. New restrictions do not apply retrospectively to existing policies however in some instances these changes may be beneficial to a client, in which case we can apply the change.

Many of these address how sub-benefits included in multiple product types interact with each other or address claims situations where we have identified opportunities for anti-selection.

Claim Payment of Free Children's Benefits

Applies to Dependent Child Funeral Support Benefit, Child's Severe Trauma Cover Benefit and Child's Trauma Cover Benefit

Where more than one (1) biological parent, adoptive parent or legal guardian of a **Dependent Child** is eligible to make a claim under this Child's Trauma Cover Benefit, unless instructed otherwise by all those parties entitled to a claim payment, Partners Life will divide the amount payable evenly amongst all entitled parties.

Partners Protection Plan

Now

**Defined Term –
Congenital**

Means a ~~non-acute~~ medical condition that is present at birth, and diagnosed within four (4) months of birth, whether it is inherited, or due to external factors such as drugs or alcohol.

**Defined Term –
Earned**

Means income received or entitled to be received by the life assured as a direct result of the life assured's physical or mental endeavours ~~in their occupation~~. Sick leave entitlements received as a result of service prior to becoming disabled are not included.

**Defined Term –
Full Time**

Means to work at least twenty five (25) hours per week. ~~Means to work all morning and all afternoon (or at least seven and a half (7.5) hours per day) for five (5) days per week, or the equivalent amount of time in the case of shift workers – less than this being regarded as "part time".~~

Partners Protection Plan (continued)

Now	
Defined Term – Income	<p>Non Self-Employed</p> <p>The total monthly value of the life assured's before tax remuneration in respect of the performance of the life assured's regular occupation including:</p> <ul style="list-style-type: none"> • Salary; and/or • Wages; and/or • Fees; and/or • Commission; and/or • Bonuses; and/or • Motor vehicle allowances; and/or • Fringe benefits (as defined in the Income Tax Act 2007). <p>Any bonuses to be included will be the average monthly amount Earned over the previous twelve (12) months.</p>
Defined Term – Usual Occupation	<p>Means the last Full Time occupation the life assured had before becoming disabled. If, immediately prior to becoming disabled, the life assured has:</p> <ul style="list-style-type: none"> • been on an employer approved period of leave without pay for less than twelve (12) months; or • been unemployed, for less than twelve (12) months; and • was not incarcerated in a penal institution; then <p>the life assured's Usual Occupation will be the last Full Time occupation the life assured had before becoming unemployed or going on the period of leave without pay.</p>

Life Cover

Now	
Limitations on Special Events Severe Trauma Cover Conversion Benefit	<p>Any application for Life Cover, Terminal Illness Cover, TPD Cover, Severe Trauma Cover and/or Trauma Cover that life assured has:</p> <ul style="list-style-type: none"> • Been deferred; or • Been declined; or • Had Special Terms proposed, including but not limited to removal of one (1) or more Covered Conditions or addition of a Loading, regardless of whether these terms were accepted or not;

Income Cover (IC), Mortgage Repayment Cover (MRC) and Household Expenses Cover (HEC)

Now	
Critical Illness Benefit	<ul style="list-style-type: none"> • If a life assured is eligible for the Critical Illness Benefit, Specific Injury Benefit and /or Bed Confinement Benefit simultaneously Partners Life will only pay the greater of those benefits; and • If during the Critical Illness Benefit payment period the life assured suffers a subsequent Critical Illness Benefit Covered Condition Partners Life will cease paying the earlier Critical Illness Benefit and commence a new Critical Illness Benefit until the earlier of, the end of the Payment Term or six (6) consecutive months; and
Clarification	<p>We have clarified we will pay each of the following benefits only once per claimable event.</p> <ul style="list-style-type: none"> • Childcare Assistance Benefit • Special Care Benefit • Dependent Caregiver Option
Limitations on Conversion	Should a claim event occur within the one-hundred and eighty (180) days immediately following a conversion being effected, any limitations and restrictions that applied to the cover being converted from including but not limited to financial justification and Offsets, will apply to the claim.

Private Medical Cover

Now	
Public Hospital Credit Benefit	Only one (1) Public Hospital Credit Benefit claim per life assured per twelve (12) months period and the Public Hospital Credit Benefit is limited to two (2) claims per life assured over the life of the policy.

Disclaimer:

This is a marketing document that provides an overview of Partners Life's product changes. For more information and the full terms and conditions please refer to the relevant Policy Document or Protection Benefit Sheet.