

## Policy Details

Policy Number:	Life Assured:
Commencement Date:	Date of Birth:
Policy Issue:	

## Policy Wording

### 1. Introduction

Your policy is detailed in the following three documents, the **Volo Lifestyle Benefit Schedule**, the **Volo Lifestyle Policy Schedule** and this **Volo Lifestyle Policy Wording** and should be read together as one (1) document. All benefits provided under this **Policy Wording** apply only whilst this Volo benefit (cover) remains current, has not lapsed and has not been cancelled for any reason.

**Volo Lifestyle Cover** is underwritten by **Partners Life Limited ("Partners Life")** and is sold and administered under contract by **Mosaic Enterprises Ltd ("Mosaic")**.

### 2. Life Assured and Sum Insured

The life assured for the Volo benefit, the Volo benefit sum insured and the optional benefits that apply to the life assured are detailed in the **Volo Lifestyle Policy Schedule**.

### 3. Benefits under this Policy

#### 3.1 When is Volo lifestyle Cover Paid

The Volo benefit is paid if, during the **Cover Term**, a life assured first suffers a defined Health Event set out in the **Volo Lifestyle Benefit Schedule** and **Mosaic** accepts the claim.

"First suffers" is defined as follows:

- The life assured must not have suffered or displayed any signs or symptoms of the **Illness** or **Injury** giving rise to a claim prior to the policy commencement date, or the effective date that the benefit is increased (only as it relates to the increased portion of the sum insured).

#### 3.2 How the Volo Benefit will be Paid

The Volo benefit will be payable as a lump sum if the claim is accepted by Mosaic, or when a claim is sent for review and accepted by **Partners Life**.

#### 3.3 Amount of Volo Benefit

The amount of the Volo benefit lump sum payable is equivalent to the sum insured shown in the **Volo Lifestyle Policy Schedule** multiplied by the factor displayed against the appropriate Health Event in the **Volo Lifestyle Benefit Schedule**. If a life assured qualifies simultaneously for more than one (1) Event in any category for each separate **Illness** or **Injury** only the Event paying the highest factor will apply.

#### 3.4 What Happens when a Volo Benefit is paid

##### For Major Events

- If the Volo benefit is listed as a Major Event, then cover under the Volo benefit will end once the claim has been paid.

##### For Specific Conditions and Medical Procedures

- If a Volo benefit has previously been paid under any Health Event listed as a "Specific Condition" or "Medical Procedure" for an underlying **Illness** or **Injury** (including but not limited to metastases) which has given rise to a new claim against the same Health Event, then no claim will be payable during a stand-down period which consists of twelve (12) consecutive months following payment of the previous claim, during which time the life assured has remained free of any signs or symptoms of the underlying Illness or Injury; however
- If the new claim for the same underlying **Illness** or **Injury** is against a different Health Event, then no stand-down period will apply.

- For the purposes of this benefit, new claim means a distinctly separate incidence of the **Illness or Injury** or treatment, incapacity, support requirements or hospitalisation as a result thereof.
- No stand-down will apply if a Condition is suffered as a result of an **Illness or Injury** that is not directly or indirectly related to, or is in no way a consequence of, the previous claim.

### 3.5 Employment Status

A life assured is considered unemployed if they meet any of the following criteria on or immediately prior to the date of the Health Event occurring:

- Been temporarily unemployed for a period of greater than twelve (12) consecutive months; or
- Been on an employer approved period of leave without pay from their **Usual Occupation** for a period of greater than twelve (12) consecutive months; or
- Been incarcerated in a penal institution.

If the life assured does not meet any of the above criteria they will be considered to be employed.

## 4. Health Events

The Health Events and corresponding Factors are set out in the **Volo Lifestyle Benefit Schedule**. No benefit is payable unless the Health Event is listed in this Schedule. Where the condition is a surgical procedure, treatment or hospitalisation, **Mosaic** must also be satisfied the surgical procedure, treatment, support requirements or hospitalisation undertaken is the usual treatment for the condition and is medically necessary.

### 5. How to Make a Claim

**Mosaic** may not pay any claim under the Volo benefit until **Mosaic** has received all the information **Mosaic** requires to assess the claim and is satisfied that the life assured fulfils the relevant criteria.

#### 5.1 Claiming of the Volo Benefit

If a life assured suffers a Health Event, **Mosaic** will need to assess the validity of any claim made under the Volo benefit. To allow for this assessment process to be completed **Mosaic** will require the documentation listed below:

- Completed claim form submitted through the Volo Cover customer portal or mobile application; and
- Proof of identity and age of the life assured unless this had previously been provided to and recorded by **Mosaic**; and
- A scan or image written confirmation by a **Medical Doctor**, which confirms, in **Mosaic** opinion, that the life assured meets the criteria for a Health Event; and
- Any confirmatory investigations including, but not limited to, clinical, radiological, histological and laboratory evidence in support of the diagnosis; and
- Such evidence as requested by **Mosaic** that proves the date when the life assured first suffered signs and symptoms of the underlying **Illness or Injury** giving rise to a Volo claim; and
- If the Health Event is a surgical procedure, treatment or hospitalisation, such evidence as requested by **Mosaic** that proves the procedure or hospitalisation is the usual treatment for the underlying **Illness or Injury** and is medically necessary.

**Mosaic** reserves the right to require the life assured to undergo a medical examination or other reasonable tests to confirm the occurrence of or requirement for a Health Event.

Depending on the individual circumstances surrounding each claim, and at **Mosaic** sole discretion, **Mosaic** and/or **Partners Life** may also request any other additional claim proof that it determines is necessary to complete its assessment of the claim.

### 6. When Will Mosaic Not Pay a Claim

**Mosaic** will not pay any claim under this Volo benefit if the life assured meets the criteria as a direct or indirect result of an underlying **Illness, Injury** or **Death** which is or has arisen as a result of (whether directly or indirectly) any of the following:

- Participating in a **Dangerous Pastime**; or
- Participating in a **Excluded Occupation**; or
- Intentional self-inflicted harm (whether sane or insane); or
- Participating in a **Criminal Act**; or

- Pregnancy complications, unless they last longer than 90 days past the delivery of the baby. Normal post pregnancy discomforts such as backache, varicose veins, ankle swelling, breast feeding issues or bladder problems shall not be considered to be complications of pregnancy; or
- Fibromyalgia, or any synonym including, but not limited to, fibromyositis, fibrositis, muscular rheumatism or myofascial pain syndrome; or
- Chronic fatigue syndrome, or any synonym including, but not limited to, Epidemic Neuromyasthenia, Myalgic Encephalomyelitis or Post Viral Fatigue Syndrome; or
- Chronic pain syndrome, or any other synonym; or
- Chronic muscular-skeletal pain, the cause of which is not able to be evidenced by tests, x-rays, scans or specialist investigations; or
- Any mental health condition.

No claim will be payable of the insured person first suffered or displayed any signs or symptoms of the illness or injury giving rise to the claim prior to the commencement date, or the effective date that the benefit is increased (only as it relates to the increased portion of the sum insured).

**Mosaic** will also not pay any claim under this Volo benefit where you as the life assured have not provided all the relevant information in support of a claim or where the life assured refuses to undergo a medical examination or other confirmatory tests which **Mosaic** deems necessary to determine whether a claim can be accepted.

**Mosaic** will also not pay any claim under this Volo benefit if the life assured is non-compliant with the medical treatment recommended as appropriate by a **Medical Doctor** and **Specialist** or if **Mosaic** has declined a claim under Clause 9.2 Non-Disclosure, Misstatement and Fraudulent/False Claims of this policy document.

## 7. Policy Document

This policy document details the terms of the contract between **Partners Life** and the Policy Owner ("you", "your" or "yours") named in the **Volo Lifestyle Policy Schedule**.

The Policy consists of:

- The online application form and data together with any declaration and statements which are incorporated in it; and
- Any supporting documentation with any declaration and statements which are incorporated in it; and
- Any other disclosures made in relation to the application for cover under this policy which are confirmed as received by **Mosaic**; and
- These policy terms and conditions (this document); and
- The latest **Volo Lifestyle Benefit Schedule** (newest superseding others); and
- The latest **Volo Lifestyle Policy Schedule** (newest superseding others); and
- Any arrears or closure correspondence issued by **Mosaic**; and
- Any correspondence issued by **Mosaic** confirming changes to the policy.

Nothing else forms part of this policy.

## 8. Volo Benefits

### 8.1 Cover

The person who is insured under this policy (called the life assured), the **Volo Benefits** they are insured for and the amounts they are insured for (called the sum insured) are detailed in the **Volo Lifestyle Policy Schedule**.

This cover under the **Volo Benefits Schedule** starts on the commencement date(s) detailed in the **Volo Lifestyle Policy Schedule**. The term of this policy is until the date on which the last remaining Volo benefit provided under this policy ends. The policy will remain in effect for its entire **Cover Term** subject to *Clause 9.2 Non-Disclosure, Misstatement and Fraudulent/False Claims* and *Clause 11.3 Missed Premiums* which are contained within this policy document.

## 8.2 Changing Benefits

You can request changes to this policy (within the product limits) at any time. Volo benefit changes are limited to total cover and additional benefits, all changes will be subject to the same acceptance criteria as at application time. Any changes made to the policy after the issue of this policy document will be detailed in replacement **Volo Lifestyle Benefit Schedules**. Replacement **Volo Lifestyle Policy Schedules** will be sent to you electronically by **Mosaic** immediately following the acceptance of these changes by **Mosaic**

**Mosaic** recommends that these documents be kept together with this policy document to ensure that you hold an accurate record of your policy at any given time. (*A copy of these will be available inside your LockBox and can be accessed via the Volo customer portal or mobile application.*)

Changing your Volo benefits may require a change in your **Protection Premium**. **Mosaic** will notify you of the new **Protection Premium** based upon the underlying rates applicable for the life assured at the time of the change.

## 8.3 Cover Expiry

This policy and any associated **Volo Benefits** will expire on the date of your thirty sixth (36th) birthday. At this time, your coverage will end and the policy will cease. Any premiums you have already paid for coverage beyond this date will be refunded to you at this cessation date.

**Mosaic** will notify you at least 30 days prior to this occurring to confirm the date of policy cessation.

## 9. Information and Non-Disclosure

**Mosaic** relies on the information you provide to decide whether we are able to offer insurance to you, and on what terms. The principle of utmost good faith means that you must inform **Mosaic** about any facts, which may be material to the insurance. This is referred to as the "duty of disclosure". Information is "material" and must be disclosed, if it would influence **Mosaic** in deciding whether or not to accept an application for insurance and, if so, on what terms.

### 9.1 Duty of Disclosure

You as the life assured are under a duty to disclose all material facts to **Mosaic** when submitting an application for insurance, requesting an increase to a **Volo Benefit** which requires assessment by **Mosaic**, or any other time we tell you that you need to disclose information.

If the circumstances of the person to be insured change materially after you apply for **Volo Benefits** but before **Mosaic** notify you that they have accepted the application by one or more of the following: Email, SMS or Document added to your LockBox; or if you know that **Mosaic** do not have all the material facts required to assess an application; you must notify **Mosaic** immediately when you become aware of this by contacting them on 0800 86 56 63 or email policy@volo.nz.

### 9.2 Non-Disclosure, Misstatement and Fraudulent/False Claims

If you as the life assured:

- Failed to disclose all material facts to **Mosaic**; or
- Made a statement in the Application, Personal Statement or any other document, on the basis of which insurance under this policy was granted, which was:
  - Substantially incorrect; and
  - Material; or Fraudulent; and
  - Make a claim under the policy that is false or fraudulent in any respect;

Then:

**Mosaic** may, at its sole discretion, take one or more of the following actions:

- Avoid from inception any **Volo Benefits** provided under the policy or the entire policy (this means the benefit or policy will be deemed to have never existed and no claims will be paid by **Mosaic**); and/or
- Cancel a **Volo Benefit** or the entire policy from the date that **Mosaic** notify you of the cancellation; and/or
- Decline and not pay a claim; and/or
- Alter the terms upon which Volo Benefits are provided under this policy. **Mosaic** can choose to do so from the commencement date or some later date at its sole discretion; and/or
- Recover from you any claims that have previously been paid; and/or

- Recover from you all costs and expenses incurred by **Mosaic** in connection with the policy and/or the claim (which may include but are not limited to retaining premiums paid); and/or
- Cancel the policy.

Notwithstanding the available remedies in the event of the discovery of non-disclosure or misstatement, **Mosaic** will undertake to adopt what it considers to be a fair and reasonable approach (as detailed below) but only if **Mosaic**, in its sole opinion, believes you as the life assured has not attempted to intentionally mislead or defraud the company.

## 10. Protection Premiums

### 10.1 Premium Payments

You are required to pay the **Protection Premiums** set out in the **Volo Lifestyle Policy Schedule** for the duration of the **Cover Term**.

### 10.2 Premium Rate Changes

Your **Protection Premium** will only change if **Mosaic** changes its underlying **Protection Premium** rates. **Volo Cover Pty. Ltd** will notify you 30 days before the date any changes to underlying **Protection Premium** rates take effect, and your **Protection Premium** will change from the next billing date following this date. Your **Protection Premium** will also change any time you alter the **Volo Benefits** or sum insured and will be based on the changes you have made and the underlying **Protection Premium** rates applicable at that time, these changes will come into effect from the date of the next due Premium.

## 11. Your Total Premium

### 11.1 Amount and Frequency

The total premium payable is the sum of your **Protection Premiums** detailed in the **Volo Lifestyle Policy Schedule**. An Initial minimum of two months **Protection Premiums** is required at inception and is due immediately. The frequencies (chosen by you) at which total premiums are to be paid are detailed in the **Volo Lifestyle Policy Schedule** and may be modified at your discretion. **Protection Premiums** are Pre-paid into your Volo account and are deducted for your cover on a daily basis.

### 11.2 Method of Paying Premium

You can pay premiums into **Mosaic**'s nominated bank account either by bank deposit, Internet Banking or by credit/debit card transfer through our Volo Cover customer portal or mobile application.

### 11.3 Missed Premiums

If your total premium is not paid by the premium due date, and all or part of it remains unpaid (in arrears) for 30 days or more, your policy will automatically lapse meaning all cover will cease immediately. **Mosaic** will notify you when you are in arrears via Email and/or SMS. We will also call your mobile to advise you of this. When you are 28 days in arrears a notification of pending closure of your Policy will be sent to you via email and/or SMS. Should payment not be received at the end of 30 Days a notification of closure will be sent via email and/or SMS and the policy terminated. Any total premiums (or part thereof) paid on the policy while in arrears will be applied to satisfy the oldest outstanding total premiums first.

The cancellation of the policy is effective, whether or not you have received notification, from the premium due date immediately following your last premium payment. **Mosaic** will retain any premiums that have already been paid by you on the policy.

**Mosaic** will automatically deduct part of any claim payments due under this policy to satisfy any outstanding Premiums.

Once a policy has lapsed there is no way of reinstating the policy. If further cover is required a new application for the policy will have to be made and you will have to comply with all the health, age and employment criteria.

## 12. Policy Ownership

### 12.1 Claim Payments

Any claim benefits paid under the policy will be paid to you as the policy owner, or to any other persons nominated as recipients by you at the time of the claim. Payments will be made into your nominated account specified at time of claim.

### 12.2 Death of a Policy Owner

In the event of your **Death**, ownership of this policy will pass to your estate.

### 12.3 Policy Alterations

Any policy alterations you request, including changes to the **Volo Benefits** or alterations to the **Protection Premium**, will not be processed unless you have logged into the Volo Cover customer portal or mobile application and completed the appropriate additional benefit or cover change form. If this is not possible for any reason the request must be sent to [policy@volo.nz](mailto:policy@volo.nz) and accepted by **Mosaic**.

## 13. Cancelling this Policy

If for any reason you are not happy with this policy, you may cancel the policy through the Volo Cover customer portal, on 0800 86 56 63, Customer Email or Mobile Application, whichever is available to you. On cancelling your cover will cease at the next Premium due date. **Mosaic** recommends that if you are unsure of how this may affect you to contact us first.

### 13.1 Inside the Free Look Period

If **Mosaic** receives your cancellation request through one of our customer communication channels within 30 days of the date that **Mosaic** provided your policy document to you, then the policy will be cancelled from outset and all premiums paid by you will be refunded by direct credit into your nominated bank account.

From the date **Mosaic** receives notification of cancellation of the policy, you will not be entitled to any **Volo Benefits** under the policy.

### 13.2 Outside the Free Look Period

Upon receiving cancellation request through one of our customer communication channels, **Mosaic** will cancel the policy and the **Volo Benefits** will cease at the date your next premium is due (Cover continues until your current paid up period ends).

If the policy has been terminated due to full benefit claim or death, **Mosaic** do not have to refund any total premiums or part premiums already paid.

From the date **Mosaic** receives notification of cancellation of the policy, you will be entitled to any **Volo Benefits** under the policy until the date of the next due premium.

**Mosaic** may cancel this policy without your consent if you as the life assured have not disclosed or have misrepresented any information, which would have been material to **Mosaic**'s acceptance of your application for this policy or the **Volo Benefits** provided under this policy. What will happen in these circumstances is outlined in Clause 9.2 *Non-Disclosure, Misstatement and Fraudulent/False Claims* contained within this policy document.

**Mosaic** is also entitled to cancel this policy under Clause 11.3 *Missed Premiums* contained within this policy document.

**Mosaic** will notify you of any such cancellation by Email or SMS sent to your last notified email address or mobile number.

## 14. Miscellaneous

### 14.1 Law

The laws of New Zealand govern this policy.

If changes in the law or its interpretation occur after the commencement date which affect **Partners Life**'s liability for tax or the way in which the terms of this policy may be interpreted, then **Partners Life** reserves the right to change any of the provisions of the policy that it considers necessary by notice sent or made available to you electronically.

### 14.2 Non-Participating Policy

This Policy is non-participating, meaning that you are not entitled to benefit from **Mosaic**'s or **Partners Life**'s profits.

### 14.3 Correspondence

All notifications to **Mosaic** regarding this policy must be completed through our Volo Cover customer portal or mobile application by logging in and completing the appropriate form, or sent to us by email on [policy@volo.nz](mailto:policy@volo.nz) and must quote your policy/customer number.

In the event you do not have access to electronic means of contact, you may use our postal address for these notifications:

Volo Cover  
PO Box 87049  
Meadowbank, Auckland 1742

**Mosaic** will send all correspondence to you electronically via email, SMS or LockBox to the last notified address provided by you. If your email address or mobile phone number changes you should notify **Mosaic** as soon as possible.

#### 14.4 If You Have a Problem

**Volo Cover** values that you have chosen **Mosaic** to provide your insurance needs and therefore your feedback is important. We have a complaints procedure to assist you to resolve any problems quickly and fairly. All complaints will initially be handled internally through our complaints procedure.

If you have any questions or complaints about your policy or **Mosaic**'s complaints procedure, please phone us during office hours on 0800 86 56 63 or email us on [policy@volo.nz](mailto:policy@volo.nz). If this does not resolve your problem, you should write to:

Complaints Manager  
**Partners Life Limited**  
Private Bag 300 995  
Albany, Auckland 0752

#### 14.5 Worldwide Cover

This policy is valid anywhere in the world you may reside or be temporarily located. All payments **Mosaic** makes under this policy will be in New Zealand dollars.

#### 14.6 Policy Information

**Mosaic** will send you communications about your policy and any changes to it over time.

You may request information about your policy on any business day by contacting **Mosaic** via email or by accessing the Volo Cover customer portal or mobile application.

### 15. Definitions

**Accident**

Means a violent, external and visible event that results in physical **Injury**.

**Activities of Daily Living**

Means:

- Bathing and showering; and
- Dressing and undressing; and
- Eating and drinking; and
- Using a toilet to maintain personal hygiene; and
- Moving from place to place by walking, wheelchair, or with the assistance of a walking aid.

**Cover Term**

Means the period during which coverage is provided under a **Volo Benefit**. The **Volo Benefit** will cease either at the expiry age as detailed in Clause 8.3 Cover Expiry; or when a Major Event claim is paid as detailed under Clause 3.4 What Happens when a Volo Benefit is paid; or when the policy is cancelled as detailed in Clause 13. Cancelling this Policy; whichever is the earlier.

**Criminal Act**

Means participation in an action that constitutes an offence under the Crimes Act 1961 (or its equivalent in the country that the crime was committed if that country is not New Zealand), whether or not that action results in a conviction on indictment or on summary conviction.

**Dangerous Pastime**

Means participating in any of the following activities:

- Abseiling
- Aviation
- Competitive boxing
- Competitive equestrian
- Hang gliding
- Scuba diving over 30m or solo
- Motor racing
- Parachuting

	<ul style="list-style-type: none"> <li>- Skydiving</li> <li>- Powerboat racing</li> <li>- Mountaineering</li> <li>- Hunting using an aircraft</li> <li>- Competitive martial arts</li> <li>- Voluntary fire-fighting</li> <li>- Any sport for which you receive monetary compensation</li> </ul>
<b>Death/Dies</b>	Means irreversibly dead with no possibility of resuscitation.
<b>Excluded Occupation</b>	Means any of the following occupations: Abattoir Worker, Actor, Acrobat, Aerial Photographer, Armed Forces, Air Traffic Controller, Antenna Erector, Asbestos worker, Backhoe/Bobcat worker, Security Guard, Bouncer, Labourer, Cemetery Worker, Coalminer, Coastguard, Commercial pilot, Motorbike Courier, Crane Driver, Crayfisher, Dancer, Deer Culler, Demolition worker, Diver, Docker, Dredge Operator, Earthmoving contractor, Forklift driver, Garbage Truck Driver, Petrol Tanker Driver, Long Haul Truck Driver, Linesman, Elevator Repair, Explosives worker, Fireman, Fencing contractor, Forestry Worker, Fumigator, Horse Trainer, Jockey, Logging Driver, Molten Metal Worker, Model, Musician, Policeman, Prison Warden, Process Worker, Professional Sportsman, Quarry worker, Rigger, Roof Worker (over 3 levels high), Scaffold, Search and Rescue, Shearer, Singer, Steel Worker, Steeplejack, Stevedore, Commercial Window Cleaner.
<b>Full Time</b>	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”.
<b>Hospital</b>	Means a Licensed Hospital, which is in New Zealand, as defined in the Hospitals Act 1957 or any substituted Act or the Australian equivalent.
<b>Illness</b>	Means any sickness or disease, which has not been caused by an <b>Accident</b> .
<b>Injury</b>	Means a physical impairment which has been caused by an <b>Accident</b> .
<b>Medical Doctor</b>	Means any medical practitioner registered with the New Zealand Medical Council as being able to practice medicine in New Zealand, holds a current practising certificate, and is working within the New Zealand Medical Council stated scope of practice (or the Australian equivalent). That person must not be: <ul style="list-style-type: none"> <li>• You, your business partner, or a member of your immediate family; or</li> <li>• The life assured, the life assured's business partner, or a member of that life assured's immediate family.</li> </ul> In the event that <b>Mosaic</b> does not approve of a Medical Doctor from whom you have obtained the diagnosis of the condition on which your claim is based, <b>Mosaic</b> can require that you obtain a second diagnosis from another <b>Specialist</b> or Medical Doctor approved by <b>Mosaic</b> . <b>Mosaic</b> will not withhold its approval unreasonably in these circumstances.
<b>Medical Treatment</b>	Means a course of prescribed medicine or a therapeutic procedure required to treat, arrest or cure a medical condition.
<b>Mosaic</b>	Means <b>Mosaic Enterprises Limited</b> and includes its successors in title, permitted assigns and permitted transferees. <b>Mosaic</b> are legally permitted to sell and manage the Volo Lifestyle product on the behalf of <b>Partners Life Limited</b> .
<b>Normal Domestic Duties</b>	Means the tasks performed by the life assured whose <b>Full Time</b> occupation is to maintain the family home. These tasks include: <ul style="list-style-type: none"> <li>• Cleaning of the home; and/or</li> <li>• Cooking of meals for their family; and/or</li> <li>• Doing the family laundry; and/or</li> <li>• Shopping for the family's groceries; and/or</li> <li>• Taking care of any dependant relative (where applicable).</li> </ul>

<b>Partners Life</b>	Means <b>Partners Life Limited</b> and includes its successors in title, permitted assigns and permitted transferees.
<b>Protection Premium</b>	Means the amount you must pay for the <b>Volo Benefits</b> you have chosen to include in this policy as detailed in the <b>Volo Lifestyle Policy Schedule</b> .
	In all cases the online application form or request must be fully completed for these dates to apply, failing which it will be the date when all required details have first been received by <b>Mosaic</b> .
<b>Specialist</b>	Means any health provider who is a Member or Fellow of an appropriately recognised <b>Specialist</b> college and has Medical Council of New Zealand vocational registration in the speciality that directly relates to the medical condition suffered by the life assured, in <b>Mosaic</b> sole opinion (or the Australian equivalent). That person must not be: <ul style="list-style-type: none"> <li>• You, your business partner, or a member of your immediate family; or</li> <li>• The life assured, the life assured's business partner, or a member of that life assured's immediate family.</li> </ul>
<b>Surgery</b>	In the event that <b>Mosaic</b> does not approve of a <b>Specialist</b> from whom you have obtained the diagnosis of the condition on which your claim is based, <b>Mosaic</b> can require that you obtain a second diagnosis from another <b>Specialist</b> approved by <b>Mosaic</b> . <b>Mosaic</b> will not withhold its approval unreasonably in these circumstances.
<b>Usual Occupation</b>	Means an invasive procedure, which involves physical intervention on human tissues involving cutting of a patient's tissues or closure of a previously sustained wound. Surgery would be expected to require the use of a sterile environment, anaesthesia or sedation, antiseptic conditions, the use of surgical instruments and suturing or stapling.
<b>Volo Benefit</b>	Surgery does not include scanning such as X-rays, MRI or CT scans or scoping procedures such as endoscopy.
<b>Volo Lifestyle Policy Schedule</b>	Means the last full time occupation you had before becoming totally disabled. If you have been on an employer approved period of leave without pay for less than twelve (12) months or you have been unemployed for less than twelve (12) months immediately prior to becoming totally disabled then your Usual Occupation will be the last full time occupation you had before becoming unemployed or going on the period of leave without pay.
<b>Volo Lifestyle Benefit Schedules</b>	Means the type of cover provided by the policy as specified in the <b>Volo Lifestyle Policy Schedule</b> which is subject to the terms and conditions of this policy document and the applicable Volo Lifestyle Benefit Schedule provided with this policy document.
	Means the schedule at the front of this policy document which outlines the policy details plus any <b>Volo Lifestyle Benefit Schedules</b> included in this policy document. Where additional replacement <b>Volo Lifestyle Policy Schedules</b> are subsequently issued these also form part of the <b>Volo Lifestyle Policy Schedule</b> and override anything on previously issued <b>Volo Lifestyle Policy Schedules</b> and <b>Volo Lifestyle Benefit Schedules</b> which might be inconsistent with them.
	Means documents included in the policy document or issued subsequently by <b>Mosaic</b> which amend the benefits and premium of this policy.