

Policy Details

Policy Number:	Life Assured:
Commencement Date:	Date of Birth:
Policy Issue:	27 Aug 2015

Major Health Event

Benefit	Factor
The life assured Dies	12
The life assured is diagnosed with a terminal illness. Terminal illness is defined as a serious, progressive illness which has been diagnosed as terminal by an appropriate Specialist and for which the formal prognosis of future life expectancy is less than twelve (12) months.	12
Permanent loss of ability to produce intelligible speech due to permanent damage to the larynx or its nerve supply, or disorder affecting speech centres of the brain. Loss of speech related to any psychological cause is excluded.	12
Significant and irreversible impairment to the heart to the degree of at least Class III (3) of the New York Heart Association Functional Classification System.	12
Total and irreversible loss of sight of both eyes which is defined as: <ul style="list-style-type: none"> • Visual acuity of 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. 	12
The total and permanent inability to perform one (1) of the Activities of Daily Living as a result of Accident, Illness or Injury .	12
The total and permanent inability to perform three (3) of the Normal Domestic Duties as a result of Accident, Illness or Injury .	12

Cancer & Chemotherapy

Benefit	Factor
Undergoing a recommended course or set of courses of Intravenous chemotherapy or intravenous drug treatment.	12
The long-term, meaning more than three (3) months, continuous requirement for out of Hospital supplementary oxygen therapy, as confirmed by an appropriate Specialist .	12
The long-term, meaning more than three (3) months, continuous requirement for out of Hospital immunosuppressive therapy, as confirmed by an appropriate Specialist .	12
Undergoing a bone marrow transplant, confirmed as necessary by an appropriate Specialist .	12
Undergoing a recommended course or set of courses of non-intravenous chemotherapy.	6

Minor surgery

Benefit	Factor
Prostatectomy.	1
Splenectomy.	1
Appendectomy.	1
Left Oophorectomy.	1
Right Oophorectomy.	1
Bilateral Oophorectomy in one (1) procedure.	1
Left Orchiectomy.	1
Right Orchiectomy.	1
Bilateral Orchiectomy in one (1) procedure.	1
Pancreatectomy.	1
Tonsillectomy.	1
Adenoidectomy.	1
Angioplasty – the undergoing of coronary artery angioplasty to correct a narrowing of one or two coronary arteries within the same procedure that is considered necessary on the basis of angiographic evidence, indicating obstruction of the arteries.	1

Inpatient Surgery

Benefit	Factor
Inpatient Surgery under General Anaesthetic other than specified in this schedule	2
Right mastectomy.	2
Left mastectomy.	2
Bilateral mastectomy in one (1) procedure.	2
Cholecystectomy.	2
Hysterectomy.	2
Left Nephrectomy.	2
Right Nephrectomy.	2
Left pneumonectomy.	2
Right pneumonectomy.	2
Brachytherapy or Radiotherapy for more than three (3) days per week for a minimum of four (4) weeks (per each specifically recommended course/courses).	2
Inpatient Surgery under General Anaesthetic – Joint repair.	3
Inpatient Surgery under General Anaesthetic – Bone repair.	3
Inpatient Surgery under General Anaesthetic – Colorectal, Renal, Spleen.	3

Inpatient Surgery under General Anaesthetic – Gastro-oesophageal.	3
Inpatient Surgery under General Anaesthetic – Arterial or venous.	3
Temporary admission to Hospital where the confinement has lasted more than one (1) month and is likely to last for at least two (2) further months.	3
The long-term, meaning more than three (3) months, continuous requirement for steroidal drug therapy as confirmed by an appropriate Specialist .	3

Eye, Skin, Spine and Joint Surgery

Benefit	Factor
Inpatient Surgery under General Anaesthetic – Joint replacement.	4
Inpatient Surgery under General Anaesthetic – Spine.	4
Inpatient Surgery under General Anaesthetic – Surgical debridement and/or grafting to at least 10% of the body surface area as measured by The Rule of Nines or the Lund and Browder Body Surface Chart.	4

Organ & Transplant surgery

Benefit	Factor
Heart and/or lung transplant.	9
Requirement to undergo a stem cell transplant as confirmed by an appropriate Specialist.	6
Inpatient Surgery under General Anaesthetic – Brain.	6
Inpatient Surgery under General Anaesthetic – Cardiothoracic.	6
Liver transplant.	6
Kidney transplant.	6
Whipple Procedure.	6
Angioplasty – the undergoing of coronary artery angioplasty to correct a narrowing of three (3) or more coronary arteries within the same procedure that is considered necessary on the basis of angiographic evidence, indicating obstruction of the arteries.	4

Fractures

Benefit	Factor
Fracture of jaw, skull, forearm, collarbone or wrist resulting from an accident, requiring fixation, immobilisation or plaster cast treatment of the affected area within 48 hours of the accident. The fracture is to be certified by a Medical Doctor or Specialist .	1
Fracture of upper arm, shoulder, elbow, vertebrae, kneecap, ankle, heel or leg below the knee (tibia or fibula) resulting from an accident, requiring fixation, immobilisation or plaster cast treatment of the affected area within 48 hours of the accident. The fracture is to be certified by a Medical Doctor or Specialist .	2

Fracture of the leg above the knee (femur) or the pelvis resulting from an Accident, requiring fixation, immobilisation or plaster cast treatment of the affected area within 48 hours of the accident. The fracture is to be certified by a **Medical Doctor** or **Specialist**.

3

Permanent Disability of the Hand or Foot

Benefit	Factor
The simultaneous total and permanent loss of use of up to two (2) digits on the same limb.	0.5
Complete severance of the thumb and index finger from the first phalangeal joint, or loss of the use of the entire thumb and entire index finger on one (1) hand.	6
The simultaneous total permanent loss of use of all fingers on one (1) hand; or of all toes on one (1) foot.	6
The total permanent loss of use of a foot; or a hand.	6

Temporary Disability (longer than 2 or 3 months)

Benefit	Factor
Temporarily requiring mechanical devices for moving, e.g. wheelchair or crutches, where the requirement for such assistance is longer than two (2) months.	1
The total temporary, for at least two (2) continuous months, simultaneous loss of use of more than two (2) digits on the same limb.	1
The total temporary inability to perform one (1) of the Activities of Daily Living for a continuous period of at least two (2) months.	1
The total temporary inability to perform three (3) of the Normal Domestic Duties for a continuous period of at least two (2) months.	1
The total temporary, for at least two (2) continuous months, loss of use of a foot; or a hand; or of all fingers on one (1) hand; or of all toes on one (1) foot.	1
The total temporary inability to perform one (1) of the Activities of Daily Living for a continuous period of at least three (3) months.	2
The total temporary inability to perform three (3) of the Normal Domestic Duties for a continuous period of at least three (3) months.	2
The total temporary, for at least three (3) continuous months, loss of use of a foot; or a hand; or of all fingers on one (1) hand; or of all toes on one (1) foot.	2
The total temporary, for at least one (1) continuous month, loss of sight of both eyes, which is defined as: Visual acuity of 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.	3
The temporary, for at least one (1) continuous month, loss of ability to produce intelligent speech due to damage to the larynx or its nerve supply, or disorder affecting speech centres of the brain. Loss of speech related to any psychological cause is excluded.	3
Temporarily requiring mechanical devices for moving, e.g. wheelchair or crutches, where the requirement for such assistance is for more than three (3) months.	3

Temporary confinement to bed at home under the daily supervision of an appropriate Medical Doctor or Specialist where the confinement has lasted more than one (1) month and is likely to last for at least two (2) further months.	3
The total temporary, for at least one (1) continuous month, loss of use of both feet; or of both hands; or of one (1) foot and one (1) hand; or of three (3) or more of the digits on any two (2) of the feet and hands.	3
Total Long Term Disability – Any Occupation, which means: The life assured has suffered from an Illness or Injury which is expected to leave them totally unable to engage in any occupation or profession for which he or she is suited to by way of education, training or experience (whether for reward or otherwise) and which would pay remuneration greater than 25% of the income earned by the life assured in the twelve (12) months immediately preceding the commencement of the disability. No claim will be payable under this benefit if the insured person is considered unemployed as defined under Clause 3.5 Employment Status or is employed in an Excluded Occupation .	9

Permanent Disability

Benefit	Factor
The total permanent loss of use of both feet; or of both hands; or of one (1) foot and one (1) hand; or of three (3) or more of the digits on any two (2) of the feet and hands.	12
The total permanent loss of use of one (1) leg above or below the knee; or of one (1) arm above or below the elbow.	12
Total and Permanent Disability – Any Occupation, which means: The life assured has been totally absent from paid employment through Accident, Illness or Injury for an uninterrupted period of ninety (90) days, and in Partners Life's sole opinion, after consideration of all the medical evidence and such other evidence as Partners Life may require, has become so incapacitated that he or she is unlikely to ever be able to resume (whether for reward or otherwise) any occupation or profession for which he or she is suited to by way of education, training or experience and which would pay remuneration greater than twenty-five percent (25%) of the income earned by the life assured in the twelve (12) months immediately preceding the commencement of the disability. No Benefit will be payable if the life assured meets the criteria for this Health Event as a direct or indirect result of chronic musculoskeletal pain. No claim will be payable under this benefit if the insured person is considered unemployed as defined under Clause 3.5 Employment Status or is employed in an Excluded Occupation .	12
Partial and Permanent Disability, which means: The life assured has been partially absent from Full Time paid employment through Accident, Illness or Injury for an uninterrupted period of 90 days and in Partners Life's sole opinion, after consideration of all the medical evidence and such other evidence as Partners Life may require, has become so incapacitated that he or she is unlikely to ever be able to resume (whether for reward or otherwise) any Full Time occupation or profession for which he or she is suited to by way of education, training or experience and which would pay remuneration greater than 25% of the income earned by the life assured in the twelve (12) months immediately preceding the commencement of the disability. No Benefit will be payable if the life assured meets the criteria for this Health Event as a direct or indirect result of chronic musculoskeletal pain. No claim will be payable for lives assured who are considered Unemployed under this Health Event. No claim will be payable under this benefit if the insured person is considered unemployed as defined under Clause 3.5 Employment Status or is employed in an Excluded Occupation .	12

<p>Total and irreversible loss of sight of the right eye which is defined as: Visual acuity of less than 6/60 in the eye 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>	<p>4</p>
<p>Total and irreversible loss of sight of the left eye which is defined as: Visual acuity of less than 6/60 in the eye 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>	<p>4</p>
<p>The simultaneous total and permanent loss of use of more than two (2) digits on the same limb.</p>	<p>2</p>

