



# Critical Condition Insurance

A lump sum payment to help you through a serious illness or injury

# Ensure your financial well-being through times of serious ill health

A serious injury or the diagnoses of a serious illness can be devastating and beyond the immediate physical and emotional impact, there's the on-going worry of how to manage as added financial pressure takes its toll.

That's when Critical Condition Insurance can help. If your condition is covered by the policy, you can use your payout to meet your treatment or rehabilitation expenses, or the day-to-day cost of living.

It means you can focus on the most important thing – your health and well-being.

## Your policy

Our Critical Condition Insurance has been specifically designed to be competitive and affordable, and because you're dealing with the insurer direct, your Critical Condition premiums don't include agent or broker commissions.

It's a standalone policy, which means a benefit payout will not reduce the amount of any other life or disability cover you have with us.

It won't affect any ACC entitlement.

It renews automatically every year until you reach the age of 65, so even if your health deteriorates in the future, your policy will be there for you.

There are some things the policy does not cover.

Pre-existing medical conditions are excluded and any illness that occurs within 90 days of your policy start date.

You'll find the full list of exclusions in the policy document.

## Your benefit

Critical Condition provides a tax free, lump sum payment if:-

- You are diagnosed with one of the following medical conditions as defined in our policy document:
  - Cancer;
  - Major heart attack;
  - Stroke;
  - Chronic renal failure.

- You require one of the following surgeries as defined in our policy document:
  - Open coronary artery bypass surgery;
  - Major organ transplant.
- You are permanently unable to perform, through illness or injury, at least two daily living activities such as dressing, bathing or feeding.
- You suffer the loss of:
  - The use of two limbs;
  - The sight of both eyes;
  - The loss of one limb and the sight of one eye.

## Your cover

- The amount of cover you need depends on your personal and financial circumstances and future plans.
- If your needs change, you can increase or decrease your cover (or cancel) at any time without penalty.

## Your premium

- There is no minimum premium requirement and we won't add fees or interest charges if you choose to pay your premium monthly.
- The premium depends on the amount of cover and policy options you choose, your age, gender, smoking status, and any medical conditions you may have.

### Multi-product discount

Multi-product discounts of up to 10% are available.

**Ask for a quote today**  
**Call 0800 002 002**

All insurance cover is subject to the full terms and conditions, including exclusions that apply, set out in the respective policy document. You can request a policy document at any time. Please call 0800 002 002.

## Other insurance options

We offer a range of everyday insurances to cover your life and income, and your assets and belongings. We can even look after your travel insurance.

Our friendly team of Registered Financial Advisers can help you work out what's right for you, so you have the cover you need today and in the future.

And we can arrange everything over the phone.

### Insurance cover for you and your family

Underwritten by Southsure Assurance Limited

- Term Life
- Income Protection
- Funeral Cover

### Insurance cover for your assets and belongings

Underwritten by Lumley General Insurance (NZ) Limited - a business division of IAG New Zealand Limited (Lumley)

- House
- Contents
- Car
- Boat

### Travel insurance for business or leisure

Underwritten by Allianz Australia Insurance Limited

- Comprehensive
- Essentials

## About us

Critical Condition Insurance is arranged and underwritten by Southsure Assurance Limited (Southsure), a New Zealand insurance company licensed and supervised by the Reserve Bank of New Zealand under the Insurance (Prudential Supervision) Act 2010.

Southsure is a member of the Banking Ombudsman Scheme, which provides a free and independent dispute resolution service.

## Our commitment

We value your business highly and we will work hard to ensure you feel valued and respected.

Where we can, we will communicate in everyday language that is simple to understand. Where there is a need for fine print, we will draw your attention to it.

We will only sell you more cover than we think you need at your specific request.

Senior members of Southsure management are available to speak with you about any issue regarding your insurance business with us.

### **30 day 'free look'**

If you're not happy with your policy for any reason, you can cancel it within the first 30 days and we'll refund any premium you've paid.

The brochure is only a summary of the features and benefits of Critical Condition Insurance as at July 2016 and is intended to be of a general nature. It does not constitute personalised financial advice under the Financial Advisers Act 2008.

To the extent that any content constitutes financial advice, it is class advice only and does not take into account any individual's particular financial situation or goals. We recommend you seek personalised financial advice.

**0800 002 002**  
**[www.southsure.co.nz](http://www.southsure.co.nz)**