

# LifeCare Policy Addendum

1 September 2017



## IMPORTANT UPDATES TO YOUR LIFECARE GENERAL TERMS AND CONDITIONS

At BNZ Life, we are committed to continually enhancing our life insurance products to improve the range of cover we offer our customers. This Addendum includes important enhancements to your existing LifeCare cover that may provide you with more protection under the benefits you have chosen.

### Changes at a glance

In summary:

- › We have added three new conditions to the LifeCare Critical Condition Benefit:
  - Benign Brain Tumour,
  - Major Head Trauma and
  - Out of Hospital Cardiac Arrest.
- › We have also updated a range of the LifeCare Critical Conditions to reflect changing medical diagnostic techniques. For some conditions we have extended the range of cover we provide.
- › We have removed the general exclusions relating to War and Human Immunodeficiency Virus (HIV) from some LifeCare benefits.

Full details of all changes are included later in this Addendum.

### Who do the changes apply to?

The changes outlined in this document will apply to you if you currently have the Death and Terminal Illness Benefit, Critical Condition Benefit, Permanent Disability Benefit or Temporary Disability Benefit, issued before 1 May 2017.

### The changes do not replace your existing cover, they work with it

Your existing LifeCare General Terms and Conditions don't actually change – you can make a claim under either your existing policy or the updated policy terms and conditions in this Addendum. If you make a claim, we'll make sure you get the best outcome by applying the terms that are most beneficial to you.

If you have any additional exclusions noted on your *Policy Document* that relate specifically to the *Insured*, those additional exclusions will still apply to your policy after this upgrade.

### Existing medical conditions

You can make a claim under the updated cover in this Addendum if the *Insured* has met the upgraded condition definition for the first time ever after 1 January 2017. For any medical condition that occurred before 1 January 2017 your claim will be assessed based on your original LifeCare General Terms and Conditions.

### Critical Condition Benefit

*The following are the new and updated Critical Conditions covered:*

#### Advanced Cancer

Advanced Cancer means the presence of one or more malignant tumours positively diagnosed by a *Specialist Medical Practitioner* with histological confirmation and characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue.

The following types of cancers are covered when they meet the required level of advancement specified (unless excluded as stated below):

- › Prostate cancer of at least TNM classification T2N0M0 or Gleason score of at least 6, or with existence of spread to other organs or lymph nodes.
- › Papillary and follicular carcinoma of thyroid of at least TNM classification T2N0M0 or with existence of spread to other organs or lymph nodes.
- › Melanoma diagnosed as malignant and invasive to at least 1.5 mm Breslow thickness or greater or with histological evidence of ulceration. All other skin cancers are excluded unless there is existence of spread to other organs or lymph nodes.
- › Hodgkin's/Non-Hodgkin's Lymphoma of at least stage two or above.
- › Other cancers not listed above, including Breast cancer, Bowel cancer, Lung cancer, Leukaemia and Cervical cancer when they are diagnosed as having progressed to at least TNM classification T1N0M0 (stage 1) or greater.
- › Cancers requiring surgery to remove an entire diseased organ to arrest the spread of malignancy; or surgery to remove the cancer which is followed up with either radiotherapy or chemotherapy. The treatment must be considered to be the most appropriate and medically necessary treatment by a *Specialist Medical Practitioner*. Preventative surgery to remove an organ prior to the occurrence of cancer where there is family history or proven genetic predisposition to a specific cancer is excluded.

In all cases, the following are excluded from this definition:

- › Any cancer which falls below the criteria set out above.
- › All Carcinoma in Situ and precancerous lesions including CIN 1, CIN 2 and CIN 3.
- › Tumours that are a reoccurrence or metastases of a tumour that first occurred within the 3-month period following the *Commencement Date* or *Date of Reinstatement*.

## Benign Brain Tumour

Benign Brain Tumour means a non-cancerous tumour in the brain, cranial nerves or meninges which is histologically described and either:

- › produces neurological damage and functional impairment which a *Specialist Medical Practitioner* considers to be permanent; or
- › requires surgery for its removal.

A tumour in the pituitary gland will only be covered under this definition provided it produces neurological damage and functional impairment which a *Specialist Medical Practitioner* considers to be permanent; or requires a craniotomy for its removal.

Neurological damage and functional impairment includes but is not limited to: memory loss, impaired speech, vision loss and paralysis on one side of the body.

The presence of the underlying tumour must be confirmed by neuro-imaging investigation (for example a CT or MRI scan) and appropriate clinical findings by a *Specialist Medical Practitioner*.

The following conditions are excluded from this definition:

- › Cysts, granulomas and cerebral abscesses; or
- › Malformations in or of the arteries or veins of the brain; or
- › Haematomas.

## Kidney Failure

End stage renal failure presenting as chronic irreversible failure of both kidneys to function as a result of which the *Insured* is undergoing regular dialysis.

## Loss of Limbs and Sight

Loss of Limbs and Sight means the total and permanent loss of use of:

- › two or more limbs; or
- › the sight in both eyes; or
- › one limb and the sight of one eye.

For the purpose of this definition, a 'limb' means at least an entire hand or an entire foot and loss of sight, either aided or unaided, to the extent of 6/60 or less, or the field of vision is restricted to 20 degrees or less.

## Major Head Trauma

Major Head Trauma means an injury to the head which has caused permanent neurological impairment confirmed by a *Specialist Medical Practitioner* at least three months after the injury resulting in either:

- › At least 25% permanent impairment of whole person function as defined by the "American Medical Association's Guides to the Evaluation of Permanent Impairment"; or
- › The total and irreversible inability to perform at least one *Activity of Daily Living* without the assistance of another person.

## Major Organ Transplant

Major Organ Transplant means the actual undergoing, or placement on an official waiting list in New Zealand or Australia, of an organ transplant to the *Insured* of one or more of the following organs:

- › Complete heart;
- › One or both lungs;
- › Liver (including live donor liver transplants);
- › Complete pancreas;
- › Complete kidney;
- › Bone marrow.

The transplant must be considered by a *Specialist Medical Practitioner* to be the most appropriate and medically necessary treatment due to the condition being untreatable by any means other than by an organ transplant.

## Open Heart Surgery

Open Heart Surgery means the actual undergoing of open heart surgery for the treatment of:

- › coronary artery disease; or
- › to repair or replace a heart valve as a result of heart defect or abnormality; or
- › to correct any narrowing, dissection or aneurysm of the abdominal or thoracic aorta.

The procedure must be considered to be medically necessary by a *Specialist Medical Practitioner*.

The following conditions are excluded from this definition:

- › Non-surgical techniques such as angioplasty, catheter based techniques, stenting or laser relief of an obstruction,
- › Any other inter-arterial or keyhole procedure.

## Out of Hospital Cardiac Arrest

Out of Hospital Cardiac Arrest means a cardiac arrest which occurs outside of a hospital and is not associated with any medical procedure. The arrest must be due to cardiac asystole or ventricular fibrillation (with or without ventricular tachycardia) and be documented by an electrocardiogram (ECG).

## Paralysis

Paralysis means the total and permanent paralysis of two or more limbs with a 'limb' meaning at least an entire hand or an entire foot. Included under this definition are paraplegia, hemiplegia, tetraplegia, quadriplegia and diplegia.

## Severe Heart Attack

Severe Heart Attack means an acute myocardial infarction, being the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area.

The diagnosis must be confirmed by a *Specialist Medical Practitioner* and evidenced by a rise and/or fall of cardiac biomarkers with at least one value above the 99th percentile of the upper reference limit and at least three of the following:

- › signs and symptoms of ischemia consistent with myocardial infarction;
- › ECG changes indicative of new ischemia (new ST-T changes or new left bundle branch block [LBBB]);
- › development of pathological Q waves in the ECG; or
- › imaging evidence of new loss of viable myocardium or new regional wall motion abnormality.

If the diagnosis is unable to be supported by at least three of the above criteria, then the definition will be considered to be met based on evidence showing the *Insured's* left ventricular ejection fraction to be 50% or less (as measured three months after the event).

The following conditions are excluded from this definition:

- › A rise in biological markers as a result of an elective percutaneous procedure for coronary artery disease.
- › Other acute coronary syndromes including but not limited to angina pectoris.
- › A rise and/or fall in cardiac biomarkers in the absence of overt ischaemic disease (e.g. myocarditis, apical ballooning, cardiac contusion, pulmonary embolism, drug toxicity).

## Severe Stroke

Severe Stroke means death of brain tissue caused by an acute cerebrovascular event due to inadequate blood supply or haemorrhage within the skull resulting in symptoms causing neurological deficit as defined below, confirmed by neuro-imaging investigation (for example

a computed tomography (CT) or Magnetic Resonance Imaging (MRI) scan) and appropriate clinical findings by a *Specialist Medical Practitioner*. Permanent neurological impairment should be confirmed at least three months after the stroke, and must provide clear evidence of either:

- › At least 25% permanent impairment of whole person function as defined by the “American Medical Association’s Guides to the Evaluation of Permanent Impairment”; or
- › The total and irreversible inability to perform at least one *Activity of Daily Living* without the assistance of another person.

The following conditions are excluded from this definition:

- › transient ischaemic attacks and reversible ischaemic neurological deficit;
- › cerebral injury resulting from trauma or arterial hypoxia;
- › vascular disease affecting solely the eye or optic nerve;
- › migraine and vestibular disorders;
- › incidental neuro-imaging findings without clearly related symptoms.

### Provision for Enhanced Medical Procedures

From time to time medical procedures used for diagnosis of a Critical Condition Benefit event are updated or replaced by more advanced medical diagnostic testing procedures. If this circumstance arises upon claim, then BNZ Life may apply an alternative medical test or medical diagnostic testing procedure acceptable to BNZ Life in order to obtain a result similar to the medical diagnostic testing procedure outlined above.

## Permanent Disability Benefit

*Changes have been made to the following clause to clarify loss of sight:*

- › the *Insured* has suffered the total and permanent loss of use of:
  - two limbs; or
  - the sight of both eyes; or
  - one limb and the sight of one eye,

For the purpose of this definition a ‘limb’ means at least an entire hand or an entire foot and loss of sight, either aided or unaided, to the extent of 6/60 or less, or the field of vision is restricted to 20 degrees or less.

## Policy Exclusions

*The following war exclusion has been removed from the Death and Terminal Illness, Critical Condition, Permanent Disability and Temporary Disability Benefits:*

No Death and Terminal Illness Benefit, Critical Condition Benefit, Permanent Disability Benefit and/or Temporary Disability Benefit will be paid if the claim results (directly or indirectly) from:

- › participation in war (whether war is declared or not), warlike operations, insurrection or civil commotion.

*The following HIV exclusion has been removed from the Critical Condition Benefit:*

No Critical Condition Benefit will be paid if the Critical Condition results (directly or indirectly) from:

- › Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or sexually transmitted diseases.

## Definition of terms used in this addendum

Where you see a word or phrase in Italics, it means it has a special meaning. That meaning is described in the Definitions section of the LifeCare General Terms and Conditions for cover started after 1 May 2017. These are available at [www.bnz.co.nz/lifecare](http://www.bnz.co.nz/lifecare)

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