

Credit Card Repayment Insurance.

Policy wording

From 29 April 2022, all references in this policy to Kiwi Insurance Limited are references to nib nz insurance limited, which is the new name of Kiwi Insurance Limited. This document may include some references that are no longer current or relevant – for example the contact details have changed and nib nz insurance limited is not a related company of Kiwibank. The cover provided by the policy remains the same.

Please see nib.co.nz for updated details including how to:

- contact nib nz insurance with an enquiry
- make changes to your policy
- make a claim

or for information on how we will resolve any complaints under the policy.

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Section 1.

Introduction to your cover

Credit Card Repayment Insurance is designed to protect holders of Kiwibank Credit Cards who have applied and been accepted for insurance cover by Kiwi Insurance Limited. It is arranged by Kiwibank (“the Bank”) and issued by Kiwi Insurance Limited (“Kiwi Insurance”, “we”, “us”, “our”).

When the insurance is first arranged for a particular credit card account, the primary cardholder will be issued with a policy schedule providing details of cover. The policy schedule and this policy wording (together the “Policy”) form the insurance contract between Kiwi Insurance and the Cardholders covered under the Policy (“you”, “your”). The policy also covers joint Cardholders added to the insured credit card account at a later date.

The events for which you are insured under the Policy, described in detail in this document, are your:

- death
- becoming **Temporarily Disabled**
- becoming **Permanently Disabled**
- suffering a **Critical Illness**
- being made **Redundant** (if in **Paid Employment**)
- being declared **Bankrupt** (if **Self Employed**).

These events are defined in section 10. They are also subject to the exclusions defined in section 9.

In the event of an accepted claim, any benefits will be paid to the Bank to be credited to your insured credit card account.

The Bank and its subsidiaries do not guarantee the obligations of Kiwi Insurance nor any products issued by Kiwi Insurance, and if Kiwi Insurance declines a claim the Bank and its subsidiaries will not be liable.

The meanings of important words and terms used throughout the Policy are defined in section 10 “The Policy’s definitions”. If multiple Cardholders are covered under the Policy, then in the context of a particular claim, any reference to “you” or “your” is a reference to the Cardholder whose death, **Temporary Disability**, **Permanent Disability**, **Critical Illness**, **Redundancy** or **Bankruptcy** has given rise to the claim.

Please read the Policy carefully to ensure the cover meets your needs. If you are unsure about any aspects of the Policy please contact Kiwi Insurance immediately – we’ll be happy to help.

Your right to cancel

If you decide that the cover doesn't meet your needs you may cancel it at any time by notifying Kiwi Insurance – either in writing or by calling us on our toll free number 0800 222 491. There is a “free look” period of 30 days from the **Start Date of Insurance** stated on your policy schedule and if you cancel within this period we'll refund any premiums you've paid. If you cancel outside this 30 day period there will be no premiums refunded.

Statutory fund

Under the Insurance (Prudential Supervision) Act 2010 life insurers are required to have a Statutory Fund for life insurance policies. Your policy will be included in the Kiwi Insurance Statutory Fund No.1.

Section 2.

General terms and conditions of the policy

This section contains information about the general terms and conditions applying to the Policy and all aspects of your cover. The terms and conditions that apply specifically to the individual benefits (i.e. the specific events for which you're covered), the qualifications and exclusions (i.e. what you're not covered for) and how to make a claim are covered in sections 3 to 9 inclusive.

Confirmation that you're covered

To be insured under the Policy you must:

- be a primary or joint **Cardholder** of a Kiwibank Credit Card; and
- be aged 18 to 64 (inclusive) at your **Policy Join Date**; and
- be within the ages detailed below ("When cover ends"),

and you (or the Primary **Cardholder**, if you are a joint **Cardholder**) must have applied to Kiwi Insurance for cover, and have been issued with a policy schedule.

Your policy schedule sets out:

- the **Start Date of Insurance**; and
- the names of the Kiwibank **Cardholder(s)** insured under the Policy when it is first issued; and
- the Kiwibank Credit Card account that is insured; and
- the premium rate applicable when the Policy is first issued.

When your cover ends

Provided you continue to pay the premiums when due, cover for each Cardholder will continue until:

- he or she reaches the age of 75 (for the death benefit); and
- he or she reaches the age of 65 (for all other benefits).

However, all cover will end immediately for all Cardholders when any of the following occurs:

- you or the Bank close the insured credit card account (this will not affect your ability to claim for events that occurred before the account was closed); or

- the Bank blocks the credit card account because you fail to pay the amounts owing on the account when due (this will not affect your ability to claim for events that occurred before the account was blocked); or
- you advise the Bank or Kiwi Insurance that you wish to cancel your cover; or
- Kiwi Insurance pays a claim in respect of your **Death, Critical Illness, Permanent Disablement or Bankruptcy**, although this will not affect another Cardholder to the extent that he or she elects to continue cover as permitted by sections 3, 5, or 6 below; or
- Kiwi Insurance cancels the Policy as outlined below (see the heading “Our rights to cancel or void the Policy”)

If your cover ends, we will notify you by writing to you at the last physical or postal address we have on file for the Policy, although this is not a requirement for ending your cover.

The premium

The premium is payable each month and is charged directly to your insured credit card account. The premium is based on the debit balance outstanding on the insured credit card account on the monthly statement date. The premium rate is \$0.75 cents per month for each \$100 or part thereof of outstanding balance and this rate applies regardless of whether one or two **Cardholders** are insured and regardless of the age(s) of the **Cardholders**. If the insured credit card account balance is zero or is in credit on the date the monthly statement is issued no premium will be charged for that month.

Changes to premium rates

We can change the premium rate from time to time. We will not do this without first giving you at least 60 days’ written notice of the change. The changes will apply to all Kiwi Insurance customers who have Credit Card Repayment Insurance under this policy wording, and not only to you individually. If you are not happy with the change, you have the right to cancel your cover as outlined in Section 1 above. Otherwise, the change will apply to your Policy from the date specified in our written notice.

One benefit payable per Cardholder

A Cardholder may qualify to claim for different benefits at the same time, subject to terms in section 3 and 8 and the exclusions in section 9. However, Kiwi Insurance will only pay one benefit per Cardholder at a time.

Variation of the Policy's terms and conditions

Kiwi Insurance may vary the terms and conditions applying to any sections of the cover provided.

Any variation to the terms and conditions of the Policy will apply to all Kiwi Insurance customers who have Credit Card Repayment Insurance under this policy wording and not only to you individually. If we take this action we will give you at least 60 days written notice to the last known address we have on file for your Policy. If you are not happy with the change, you have the right to cancel your cover as outlined in Section 1. Otherwise, the change will apply to your Policy from the date specified in our written notice, although the change will not affect any claim (or entitlement to claim) that arose before the effective date of the change.

Our rights to cancel or void the Policy

We may give you notice cancelling the Policy if you are behind on the payment of your premiums and have been for three or more payment dates in a row.

Kiwi Insurance may also cancel the Policy, or treat the Policy as void from its commencement date, where otherwise permitted by law. This includes any such rights that may arise where any Cardholder has:

- breached a term of the Policy; or
- made false statements or failed to disclose Material Information when applying for cover; or
- made a dishonest claim under the Policy.

Notices under the Policy

You will be taken to receive any notice that we give under this Policy, if we send it to the last physical or postal address we have on record for the Policy, whether or not it is actually received.

Section 3.

The Death benefit

If you die on or after your **Policy Join Date**, and you are aged under 75 at the time of your death, Kiwi Insurance will pay the amount owing on your insured credit card account, up to a maximum benefit amount of \$40,000, subject to the exclusions in section 9.

For this purpose, the “amount owing on your insured credit card account” will be calculated as at the date of your death, unless (in our reasonable opinion, based on advice from a **Medical Practitioner** approved by us) your death was caused or contributed to by a **Temporary Disablement** for which you made a claim under this Policy, in which case the “amount owing on your insured credit card account” will be calculated as at the **Date of Temporary Disablement**.

If we have previously paid a **Temporary Disablement** benefit and in our reasonable opinion, based on advice from a **Medical Practitioner** approved by us, **Sickness** or **Accidental Injury** that gave rise to the **Temporary Disablement**, was also either a cause of, or contributed to, your subsequent death, we will deduct the sum of any claim amount we have already paid in respect of that **Temporary Disablement** from the Death benefit we will pay.

If there is a joint insured **Cardholder**, the other **Cardholder** may elect to continue their cover under the Policy. In this event we will limit the amount we will pay on all Death claims (for all **Cardholders** combined) to \$40,000 in total, which includes the amount paid in respect of the prior Death claim. This combined maximum limit will also apply if the joint **Cardholders** die at the same time or as a result of the same event or circumstances.

Section 4.

The Temporary Disablement benefit

If after your **Policy Join Date** you become **Temporarily Disabled**, and this continues for 30 days or more in a row, Kiwi Insurance will pay the **Temporary Disablement** benefit as defined in this section 4, for each month while you are **Temporarily Disabled**, subject to the exclusions in section 9. To be eligible to claim, at the time you become **Temporarily Disabled** you must be under the age of 65 and in **Paid Employment** or **Self Employed**.

Amount payable

The **Temporary Disablement** benefit we will pay each month will be 15% of the outstanding balance of your insured Credit Card account as at the **Date of Temporary Disablement**.

The outstanding balance does not include any further spending, fees, interest or other amounts incurred after the **Date of Temporary Disablement**. The amount we will pay each month will remain unchanged until benefit payments end.

If your claim for **Temporary Disablement** is successful, we will backdate your benefit calculation to the **Date of Temporary Disablement**.

End of claim

Benefit payments will continue until the earliest of the following events:

- you are no longer **Temporarily Disabled**; or
- you reach the age of 65; or
- we have paid 18 months' worth of payments; or
- we have paid \$30,000 in respect of your claim(s).

Further claims for the same Sickness or Accidental Injury

You may claim more than once for the same **Sickness** or **Accidental Injury** that led you to become **Temporarily Disabled**. However, the amount payable for single or multiple claims arising from the same **Sickness** or **Accidental Injury** will be limited to 18 monthly payments and/or a total of \$30,000 as stated above.

If both insured **Cardholders** become **Temporarily Disabled** as a result of the same accident, both may claim but the total amount we will pay will be limited to \$30,000 in respect of that accident, for all **Cardholders** combined.

Section 5.

The Permanent Disablement benefit

If after your **Policy Join Date** you become **Permanently Disabled**, and this continues for six months or more in a row, Kiwi Insurance will pay the **Permanent Disablement** benefit, subject to the exclusions in section 9. To be eligible to claim, you must be under the age of 65 and, at the time you first suffered the **Sickness or Accidental Injury** that led to you becoming **Permanently Disabled**, you must have been either in **Paid Employment** or were **Self Employed**.

Amount payable

The **Permanent Disablement** benefit we will pay will be the outstanding balance of your insured credit card account as at the **Date of Permanent Disablement** (or the date of **Temporary Disablement**, where in our reasonable opinion based on the advice of a **Medical Practitioner** approved by us, the condition that led to your **Permanent Disablement** was also a cause of or contributed to that **Temporary Disablement**), up to a maximum amount of \$30,000.

The outstanding balance does not include any further spending, fees, interest or other amounts incurred after the **Date of Permanent Disablement**.

If we have previously paid a **Temporary Disablement** benefit and in our reasonable opinion, based on the advice a **Medical Practitioner** approved by us, the condition that gave rise to your **Temporary Disablement** was also either a cause of, or contributed to, your **Permanent Disablement**, we will deduct the sum of any claim amount we have already paid in respect of that **Temporary Disablement** from the **Permanent Disablement** benefit we will pay.

Your cover ends after a Permanent Disablement claim

Your cover under the Policy will end when we have paid your **Permanent Disablement** claim, and no further benefits will be paid (including for claims that arose before **Date of Permanent Disability**).

However, if there is a joint insured **Cardholder**, the other **Cardholder** may elect to continue to be insured under the Policy. In this event we will limit the amount we will pay on claims for **Permanent Disablement** (by all **Cardholders** combined) to \$30,000 in total, which includes the amount previously paid in respect of any prior claim.

If both insured **Cardholders** become **Permanently Disabled** as a result of the same accident, both may claim but the total amount we will pay will be limited to \$30,000 in respect of that accident, for all **Cardholders** combined.

Section 6.

The Critical Illness benefit

If you are under the age of 65 and diagnosed as suffering from a **Critical Illness**, which first occurs more than three months after your **Policy Join Date**, Kiwi Insurance will pay a **Critical Illness** benefit as defined in this section 6, subject to the exclusions in section 9.

Amount payable

The **Critical Illness** benefit we will pay will be the outstanding balance of your insured Credit Card account as at the **Date of Critical Illness** (or the **Date of Temporary Disablement**, where in our reasonable opinion based on the advice of a Medical Practitioner approved by us, the condition that led to your **Critical Illness** was also a cause of or contributed to that **Temporary Disablement**), up to a maximum amount of \$30,000.

The outstanding balance does not include any further spending, fees, interest or other amounts incurred after the **Date of Critical Illness**.

If we have previously paid a **Temporary Disablement** benefit and in our reasonable opinion, based on the advice of a **Medical Practitioner** approved by us, the condition that led to your **Temporary Disablement** claim was also a cause of or contributed to your **Critical Illness**, or was caused by or contributed to by your **Critical Illness**, we will deduct the sum of any claim amount we have already paid in respect of that **Temporary Disablement** from the **Critical Illness** benefit we will pay.

Your cover ends after a Critical Illness claim

Your cover under the Policy will end when we have paid your **Critical Illness** claim and no further benefits will be paid (including for claims that arose before **Date of Critical Illness**).

However, if there is a joint insured **Cardholder**, the other **Cardholder** may elect to continue to be insured under the Policy. In this event we will limit the amount we will pay on all claims for **Critical Illness** (by all **Cardholders** combined) to \$30,000 in total, which includes the amount previously paid in respect of the prior claim.

Section 7.

The Redundancy benefit

If you are under the age of 65 and in **Paid Employment**, and you are made **Redundant** with a **Date of Redundancy** that is more than 90 days after your **Policy Join Date**, we will pay a **Redundancy** benefit as defined in this section 7, subject to the exclusions in section 9. To be eligible to claim, you must be unemployed for 30 or more days in a row following your **Date of Redundancy**.

However, there is no cover under this benefit where the **Date of Redundancy**, or the earliest date you knew or should have known about the **Redundancy** or the likelihood of **Redundancy**, falls before or during the first 90 days following your **Policy Join Date**.

Amount payable

The **Redundancy** benefit we will pay each month will be 15% of the outstanding balance of your insured Credit Card account as at the date you became first aware of the possibility of **Redundancy**, by notification or announcement from your employer of an intention to restructure and / or the possibilities of redundancies in your area of work. The outstanding balance does not include any further spending, fees, interest or other amounts incurred after that date. The amount we will pay will remain unchanged until claim payments end.

If your claim for **Redundancy** is successful, we will backdate your benefit payments to the **Date of Redundancy**.

End of claim

Benefit payments will continue until the earliest of the following events:

- you return to **Paid Employment** or become **Self Employed**; or
- you reach the age of 65; or
- we have paid seven months' worth of payments; or
- we have paid \$30,000 in respect of your claim(s).

Further claims for Redundancy

Cardholder(s) may claim more than once under the **Redundancy** benefit. However:

- the **Cardholder** claiming for the subsequent **Redundancy** must have returned to **Paid Employment** for a minimum period of six months following his or her previous **Redundancy**; and
- the total of all benefit payments will not exceed \$30,000, for all **Cardholders** and all **Redundancies** combined.

Section 8.

The Bankruptcy benefit

If you are under the age of 65 and **Self Employed**, and you become **Bankrupt** more than six months after your **Policy Join Date**, Kiwi Insurance will pay a **Bankruptcy** benefit as defined in this section 8.

However, there is no cover under this benefit where the **Date of Bankruptcy**, or the earliest date you knew or should have known about the **Bankruptcy** or the likelihood of **Bankruptcy**, falls before or during the first 6 months following your **Policy Join Date**.

Amount payable

We will pay the outstanding balance of your insured credit card account on the **Date of Bankruptcy**, up to a maximum amount of \$30,000. The outstanding balance does not include any further spending, fees, interest or other amounts incurred after the **Date of Bankruptcy**.

Section 9.

The Policy's exclusions

In addition to the limitations in respect of any claim we will pay, as described in sections 3 to 8 of this policy wording, Kiwi Insurance will not pay any claim arising in the circumstances listed below.

Death benefit

No claim will be paid if your death is the direct or indirect result of:

- any **Pre-existing Condition**; or
- an intentionally self inflicted injury; or
- any act of **War** or **Terrorism**; or
- your participation in any **Criminal Act**; or
- any alcohol or drugs taken by you (unless prescribed by a registered doctor and taken as prescribed); or
- any condition which is, or results from, or is a complication of, infection with Human Immunodeficiency Virus (HIV), or any variant including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).

Temporary Disablement and Permanent Disablement benefits

No claim will be paid if your **Temporary Disablement** or **Permanent Disablement** is the direct or indirect result of:

- any **Pre-existing Condition**; or
- any **Sickness** that you suffer within the first 14 days of your **Policy Join Date**, or
- any condition covered by the **Critical Illness** benefit; or
- an intentionally self inflicted injury; or
- any act of **War** or **Terrorism**; or
- any alcohol or drugs taken by you (unless prescribed by a registered doctor and taken as prescribed); or
- any condition which is, or results from, or is a complication of, infection with Human Immunodeficiency Virus (HIV), or any variant including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).

Critical Illness benefit

No claim will be paid if your **Critical Illness** is the direct or indirect result of:

- any **Pre-existing Condition**; or
- any condition or symptom of a condition that occurs within three months of your **Policy Join Date**; or
- an intentionally self inflicted injury; or
- any act of **War** or **Terrorism**; or
- any alcohol or drugs taken by you (unless prescribed by a registered doctor and taken as prescribed); or
- any condition which is, or results from, or is a complication of, infection with Human Immunodeficiency Virus (HIV), or any variant including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC).

Redundancy benefit

No claim will be paid if:

- you are not in **Paid Employment**; or
- you are employed in seasonal, part time (i.e. for less than 25 hours a week) or relief work, or are on a fixed term employment contract; or
- you have taken voluntary redundancy or have voluntarily resigned; or
- you have been dismissed; or
- the **Redundancy** results from a strike or labour dispute involving you and/or your employer; or
- you fail to show to our reasonable satisfaction that every reasonable endeavour is being made, and has been made since the date you lost your employment, to obtain full time employment; or
- you are receiving a **Temporary Disablement** benefit under the Policy.

Kiwi Insurance reserves the right to decline your Redundancy claim or limit the benefit payments if you refuse any offer of employment for which you are **Reasonably Suited**.

Requirements for all claims

Subject to applicable law, no benefit will be paid if you fail to satisfy our claims requirements as outlined in section 11.

Section 10.

The Policy's definitions

The important words and terms used throughout the Policy have the following meanings:

Accidental Injury means any bodily injury that you suffer caused by violent, accidental, external and visible means occurring after your **Policy Join Date**.

Bankrupt/Bankruptcy means:

- where your business is a company or a limited partnership, an involuntary court order, initiated by your creditors, is made for its liquidation, dissolution or winding up (other than for the purpose of reconstruction or amalgamation, or if the company or limited partnership is solvent);
- where your business is not a company or limited partnership, an involuntary court order, initiated by your creditors, is made adjudging you bankrupt.

Cardholder means the account holder(s) whose name(s) are included in the policy schedule when the Policy is first issued, and any joint account holder who is added to the same credit card account at a later date. Supplementary or additional card holders (who may be issued with a card but are not responsible for paying any of the amounts owing on the credit card account) do not qualify as **Cardholders**.

Cancer – means any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, sarcoma and lymphoma except cutaneous lymphoma (lymphoma confined to the skin). For the above definition, the following are not covered:

- all skin cancers which are histologically classified as any of the following:
 - pre-malignant; or
 - non-invasive; or
 - cancer in situ; or
 - having borderline malignancy; or
 - having low malignant potential;
- all tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2NoMo; or
- chronic lymphocytic leukaemia unless histologically classified as having progressed to at least Binet Stage A; or

- any skin cancer (including cutaneous lymphoma) other than malignant melanoma that has been histologically classified as having caused invasion beyond the epidermis (outer layer of the skin).

Coronary Artery By-pass Grafts means the undergoing of surgery requiring median sternotomy (surgery to divide the breastbone) on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.

Critical Illness means the first ever diagnosis of an insured **Cancer**, or **Heart Attack**, or **Coronary Artery By-pass Grafts**, or **Stroke**, as defined in this section of the Policy.

Criminal Act means conduct that constitutes an offence, where the maximum punishment allowed by law for that type of offence is a custodial sentence or a sentence of home detention. This includes any conduct that meets the legal requirements for such an offence, whether or not the conduct results in any charges or convictions.

Date of Bankruptcy means the date that you first became aware of the possibility of **Bankruptcy**, by notification or announcement by your creditors that proceedings were to be started.

Date of Critical Illness means the date that you were first diagnosed as suffering from a **Critical Illness**.

Date of Redundancy means the effective date you became unemployed, where this subsequently gives rise to a claim for **Redundancy**.

Date of Permanent Disablement means the day that you first suffered from the **Sickness** or **Accidental Injury** that led to you becoming Permanently Disabled, as diagnosed by a **Medical Practitioner** or medical specialist approved by us.

Date of Temporary Disablement means the day you first became Temporarily Disabled as diagnosed by a **Medical Practitioner** or medical specialist approved by us.

Heart attack (of specified severity) means the death of heart muscle, due to inadequate blood supply, that has resulted in all of the following evidence of acute myocardial infarction:

- typical clinical symptoms (for example characteristic chest pain);
- new characteristic electrocardiographic changes;
- the characteristic rise of cardiac enzymes or Troponins recorded at the following levels or higher;
 - Troponin T > 1.0 ng/ml
 - AccuTnl > 0.5 ng/ml or equivalent threshold with other Troponin I methods

The evidence must show a definite acute myocardial infarction.

For the above definition, the following is not covered:

- Other acute coronary syndromes including but not limited to angina.

Medical Practitioner means a registered and qualified medical practitioner in New Zealand or in another country, as approved by us, who is not you or your business partner or another immediate family member of yours.

Paid Employment means work in which you are employed in New Zealand, by a single employer other than yourself, for at least 25 hours a week, and not employed by a company or limited partnership or other employer over which you or anyone in your immediate family have/has direct or indirect control.

Permanent Disablement/Permanently Disabled means that you are entirely prevented solely as a result of your **Sickness** or **Accidental Injury**, for six consecutive months, from working in any occupation for which you are **Reasonably Suited** and the **Sickness** or **Accidental Injury** will, in all probability, prevent you from ever being able to work at any time in the future.,

Policy Join Date means the date on which a **Cardholder** was accepted for cover under the Policy. For a **Cardholder** named in the Policy when it was first issued, this means the **Start Date of Insurance**. For a **Cardholder** added later, this means the date they are added as a joint account holder on the insured credit card account.

Pre-existing Condition means any injury, **Sickness** or degenerative condition existing or diagnosed, or for which you should reasonably have sought advice or treatment at, or prior to your **Policy Join Date**.

Reasonably Suited means any type of work which (in Kiwi Insurance's opinion, acting as a reasonable and prudent insurer) you could reasonably be expected to do based on your education, training or previous work experience.

Redundant/Redundancy means that you were in Paid Employment, but you become unemployed involuntarily after your **Policy Join Date** because your position was no longer required and therefore disestablished by your employer, and your unemployment continues for at least 30 consecutive days.

Self Employed/Self Employment means you are employed in New Zealand for remuneration for a minimum of 25 hours a week by a company or limited partnership of which you or your immediate family have/has direct or indirect control, or you work for yourself for a minimum of 25 hours a week in the capacity of a self employed contractor, sole trader, partner in a partnership or otherwise.

Sickness means any illness or disease that you suffer which first occurs at least 14 days after your **Policy Join Date**.

Start Date of Insurance means the date at which cover first began under the Policy, as shown on the Policy Schedule.

Stroke (resulting in permanent symptoms) means death of brain tissue due to inadequate blood supply or haemorrhage within the skull resulting in permanent neurological deficit with persisting clinical symptoms. Evidence of a permanent neurological deficit must be produced and confirmed by a consultant neurologist. For the above definition the following are not covered:

- transient ischaemic attacks; or
- cerebral events due to reversible neurological deficits; or
- migraine, hypoxia or traumatic injury to brain tissue or blood vessel; or
- vascular disease affecting the eye, optic nerve or vestibular functions.

Temporary Disablement/Temporarily Disabled means you are entirely prevented solely as the result of **Sickness** or **Accidental Injury**, for 30 days in a row, from being able to work in any occupation for which you are **Reasonably Suited**.

Terrorism means the use or threatened use of force or violence against human life or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organisation, government, power, authority or military force, when the intent is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

War means war, whether declared or not, or any warlike activities including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial or religious ends.

Section 11.

How to make a claim

If you need to make a claim against the Policy you or your authorised representative should contact us as within six months of the event leading to your claim.

We will manage your claim in a reasonably timely manner, and will accept any valid claim that meets the requirements of the Policy, provided you met our claims requirements under this Section 9.

You can contact us on 0800 222 491.

We will register your enquiry, send you a claim form and let you know what additional information we reasonably consider necessary to satisfy ourselves that the conditions of the policy have been met with the claim form. If this includes medical information it must be provided by your GP and/or any appropriately qualified medical practitioner(s) who have treated you.

You'll be required to meet the cost of providing this initial information but if further medical evidence is then required in order to assess your claim, this will be at Kiwi Insurance's expense.

The information required by Kiwi Insurance will be limited to what we reasonably consider necessary to satisfy ourselves that the conditions of the Policy have been met. What we require will vary depending on the type of claim you're making and will usually include:

Death

A certified copy of your death certificate showing the cause of death.

Temporary Disablement, Permanent Disablement and Critical Illness

- Completion of an initial doctor's report from a registered **Medical Practitioner**.
- Any other supporting information we ask you for that we reasonably think will be relevant to your claim.

Redundancy

- A statement from your employer confirming that you have been made **Redundant**; and
- Evidence that you are unemployed and actively seeking **Paid Employment**.

Bankruptcy

A copy of the High Court order adjudging you to be **Bankrupt** or other similar documentation.

Kiwi Insurance Limited

This insurance is provided by Kiwi Insurance Limited, and Kiwi Insurance Limited is solely responsible for any claims under the policy. Kiwibank Limited does not guarantee the obligations of, or any products provided by, Kiwi Insurance Limited. Kiwibank Limited may receive a commission on any policy it arranges.

Contact Details

If at any time you have an enquiry or complaint about your Policy, you can contact us:

By writing: Kiwi Insurance Limited, Private Bag 39888, Wellington 5045

By phone: 0800 222 491 between 8:30am to 5:00pm Monday to Friday.

By e-mail through Kiwibank: Insure@kiwibank.co.nz

Through Kiwibank's website: www.kiwibank.co.nz

Complaints Resolution

If you are not satisfied with the way Kiwi Insurance resolves your enquiry or complaint, you may refer the matter to the Banking Ombudsman. The Banking Ombudsman's brochures are available at all of our branches or directly from the Banking Ombudsman's office whose details are below:

Physical Address: Level 5, Huddart Parker Building, 1 Post Office Square, Wellington 6011; or

Postal Address: Freepost 218002, PO Box 25327, Featherston Street, Wellington 6146

Freephone: 0800 805 950

The Banking Ombudsman is an independent body whose services are available to you at no cost.

