

# Accidental Injury Cover Exclusions



HEALTHIER, LONGER,  
BETTER LIVES

## Some examples of accidental injuries that aren't covered

While our Accidental Injury Cover can help you better cope with an accidental injury, there are some situations you wouldn't be covered for and therefore couldn't claim on. Below are some hypothetical scenarios which aren't covered so you can understand this product better.

For example:

- Accidental injuries that require a cast but **not** from a fracture
- Fractures that **do not** require a form of cast, or immobilisation, or surgery under general anaesthesia

We will assess all claims on an individual basis, looking at the facts available and considering any supporting medical or other evidence. For full details on the product and the exclusions that apply, please refer to the policy wording on [aia.co.nz](http://aia.co.nz)



**1**

### Chloe's ruptured achilles

During a netball tournament Chloe collides with another player and ruptures her Achilles tendon. She doesn't require surgery but her doctor puts her in a cast for a month and then a moon boot to aid her recovery.

Chloe has suffered an accidental injury that requires a cast and another form of immobilisation. However, as she hasn't suffered a fracture, she doesn't meet the criteria for an eligible claim.

**NO CLAIM**



**2**

### Dave's spinal fracture

While cleaning out the gutters at home Dave slips off his ladder and lands on his back. X-rays indicate that he has suffered a small spinal fracture. He doesn't require surgery and his doctor informs him that he should stay mobile to assist his recovery.

Dave's accidental injury has resulted in a fracture. However, as he doesn't require a cast or another form of immobilisation, he doesn't meet the criteria for an eligible claim.

**NO CLAIM**



**3**

### Sam's fractured ribs

Sam suffered three fractured ribs during a particular tough rugby game over the weekend. The doctor temporarily straps them up but advises that there is nothing else they can do and he just needs to take it easy.

Sam's accidental injury has resulted in a fracture. However, as he only requires strapping of his ribs and not a cast or other form of immobilisation, he doesn't meet the criteria for an eligible claim.

**NO CLAIM**

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