

OPTIONAL BENEFIT APPENDIX

Accidental Death Benefit

This *appendix* only applies if *you* have chosen the Accidental Death Benefit. The terms of *your* Sovereign TotalCareMax policy also apply to this *appendix*.

Details of the Accidental Death Benefit *you* have chosen and the names of the people insured for the benefit (called the life or lives assured) are shown in *the schedule*.

1. When will Sovereign pay an Accidental Death Benefit?

Sovereign will pay an Accidental Death Benefit when the life assured for the benefit, as specified in *the schedule*, dies from an injury caused by violent, accidental, external and visible means within 90 days after the date on which the injury happened. Death must occur before the life assured turns 65. The sole cause of death must be the accidental injury. Sovereign will pay the benefit as soon as we are satisfied with all the information, which must be presented at the time of making a claim.

2. How to make a claim

To make a claim, *you* must follow the relevant procedures in the section of *your* TotalCareMax policy entitled 'How to make a claim'.

In addition, for an Accidental Death Benefit, Sovereign will require:

- > A full death certificate (in the event of the death of a life assured), and a coroner's report if applicable.
- > A grant of administration – probate, or certificate of administration, or letters of administration if the deceased was the sole owner of the policy.

3. Counselling Benefit

The Counselling Benefit covers the cost of a Psychiatrist or Psychologist consultation and/or counselling for a *close relative* of the life assured where the support treatments and/or consultations directly relate to a claim under the Accidental Death Benefit. After referral by a *Registered Medical Practitioner* we will reimburse up to \$2,500 including GST (in total) per life assured, subject to the following conditions:

- > The consultation and/or counselling must be paid for within three months following Sovereign paying the Accidental Death Benefit claim; and
- > Sovereign must be provided with a receipt for the consultation and/or counselling being claimed.

The \$2,500 is payable once per life assured per policy. This is in addition to the sum assured.

4. Suspension of Premium Benefit

A life assured can suspend their cover under this Accidental Death Benefit *appendix* for up to 12 months if they:

- > go on parental leave;
- > go on leave without pay for any reason;
- > become unemployed or redundant;
- > experience at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or
- > if self-employed, experience a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year),

provided that:

- > The premium type shown in *the schedule* for the Accidental Death Benefit is Rate for Age;
- > *You* notify Sovereign within three months of one of the above listed suspension events occurring and provide evidence to Sovereign of the suspension event; and
- > Sovereign acknowledges in writing receipt of that notification.

Cover for the life assured will be suspended from the date set out in Sovereign's written acknowledgment.

No *premium* will be payable during the period that the cover is suspended.

No claim under this Accidental Death Benefit *appendix* will be payable for any *claim event* that occurs during the period that the cover is suspended.

A claim may only be payable if the life assured first meets the criteria for an eligible claim under this policy after their cover is reinstated.

Cover under this Accidental Death Benefit *appendix* may be reinstated at the end of the suspension period in accordance with this section without the need to provide further medical evidence, provided that the benefit has been suspended for no longer than 12 months.

At the end of the suspension period, the benefit will be automatically reinstated for the life assured.

Cover for the life assured will be reinstated from the date set out in Sovereign's written acknowledgement.

The *premium* payable for the reinstated benefit will be based on Sovereign's *premium* rates at the time of the reinstatement.

5. Exclusions – when Sovereign won't pay a benefit

- > Sovereign will not pay any benefit under this *appendix* where the life assured dies or becomes terminally ill as a direct or indirect result of an intentional self-inflicted act (whether sane or insane) within 13 months of the *risk commencement date*. This exclusion applies to any subsequent benefit increase made by the policy owner.
- > Sovereign will not pay any benefit if the life assured participates in any criminal activity or dies when under the influence of alcohol or drugs except where the drugs were prescribed by and were being used in accordance with the directions of a *Registered Medical Practitioner*.
- > Sovereign will not pay any benefit if the life assured was involved in, or was in a vehicle, which is involved in any form of a race. Sovereign will also not pay the benefit if the life assured was flying in any aerial device other than as a fare-paying passenger.

6. Key terms

child/children Any biological child/children, adopted child/children or child/children under the legal guardianship of:

- > a life assured; or
- > the spouse, civil or de facto partner of a life assured

close relative A relative who is the life assured's spouse, civil or de facto partner, mother, father, step mother, step father, brother, sister, step brother, step sister, *child*, grandfather or grandmother.