



Sovereign TotalCareMax

Enhancements to Trauma products

The following is a summary of enhancements that we've made to our Sovereign TotalCareMax Trauma products. These enhancements will only apply for the built-in benefits or for optional benefits that you already have and where the claimable event occurs after the effective date of the enhancement.

The enhanced section will only apply if it is favourable to you. Rest assured, at claim time, we will continue to apply the policy wording you were issued with if it results in a better claims outcome for you.

This summary is a guide only and is subject to the terms and conditions of the policy wording.

KEY	N New Benefit / Condition Introduced	E Enhanced to broaden cover	<input type="checkbox"/> No Change	N/A Benefit unavailable / Not applicable with specified product
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Trauma Enhancements – Effective 12 March 2019

		Personal			Business	
		Comprehensive Living Assurance	Essential Living Assurance	Progressive Care	Comprehensive Living Assurance	Progressive Care
Looking after the customer	Built in Benefits					
	Medical Advancement Provision NEW PROVISION INTRODUCED Medical technology is moving fast and techniques used to diagnose medical conditions can change quickly. We have added a new Medical Advancements Provision which means that if any diagnostic techniques or investigations used in our wordings have been superseded we will consider these when assessing a condition.	N	N	N	N	N

		Personal			Business		
		Comprehensive Living Assurance	Essential Living Assurance	Progressive Care	Comprehensive Living Assurance	Progressive Care	
Looking after the customer	Full Payment Medical conditions	There have been a number of Medical Definition impacts – see the Medical Definitions overview for more details					
	Partial Payment Medical conditions						
	Counselling Benefit	NEW BENEFIT INTRODUCED Provides reimbursement up to \$2,500 (including GST) in costs towards psychiatric or psychological consultations or counselling where the support treatment and/or consultations directly relate to a claim under the policy.	N	N/A	N	N	N
	Financial and Legal Advice Benefit NB: name change. Previously called Financial Advice Benefit	ENHANCEMENT TO BROADEN COVER Broadened the benefit to include Legal advice provided by a legal professional in addition to Financial Planning provided by an accredited adviser.	E	E	E	E	E
	Return Home Benefit	NEW BENEFIT INTRODUCED Provides reimbursement (up to \$10,000) of the cost of a standard economy flight back to New Zealand for the life assured and one support person, should they be outside of NZ and suffer a condition covered under their Trauma policy for the first time.	N	N/A	N	N	N
Looking after loved ones	Children's Trauma Benefit	ENHANCEMENT TO INCREASE BENEFIT Increase of the total benefit payable to now offer \$50,000 or 50% of the sum assured Previously the lower of \$20,000 or 50% of the sum assured	E		E	E	E

		Personal			Business	
		Comprehensive Living Assurance	Essential Living Assurance	Progressive Care	Comprehensive Living Assurance	Progressive Care
Looking after loved ones	Newborn Children's Benefit ENHANCEMENT TO INCREASE BENEFIT Increase of the total benefit payable to now offer \$50,000 or 50% of the sum assured Previously the lower of \$20,000 or 50% of the sum assured	E		E	E	E
	Bereavement Support Benefit NEW BENEFIT INTRODUCED Provides a lump sum payment based on the age of the child that can be used to assist with associated costs if a child of a life assured dies. NB: Defined age brackets \$2,000 if the child is under 10 years of age, or \$15,000 if the child is between the age of 10 to 21 years Previously this was covered with Optional Children's and Maternity Benefit.	N	N/A	N	N	N
	Children's Trauma Conversion Facility NEW BENEFIT INTRODUCED Introduced the ability to convert the Built-in Children's Trauma Benefit to a standalone Trauma policy without further medical evidence to a maximum sum assured of \$50,000 (\$20,000 for Essential Living Assurance) or 50% of the life assured sum assured at the time of conversion. Where the policy schedule shows that the Optional Children's & Maternity benefit is selected, conversion to a standalone Trauma policy is available with a maximum of \$75,000	N	N	N	N	N
Making it easy to adapt cover	Special Events Increase Facility ENHANCED WORDING & QUALIFYING EVENTS Wording changes: <ul style="list-style-type: none"> Removal of the increase requirements under the Salary Increase Event Definition Broadened home loan event definition to include increasing the home loan for extensions to residential or residential investment property Introduced additional qualifying event 'child of life assured starting secondary education' 	E	E	E	N/A	N/A
	Suspension of Premium Benefit NEW BENEFIT INTRODUCED Provides you the ability to suspend your Trauma cover for up to 12 months if you go on parental leave, or go on leave without pay for any reason.	N	N	N	N/A	N/A

			Personal			Business	
			Comprehensive Living Assurance	Essential Living Assurance	Progressive Care	Comprehensive Living Assurance	Progressive Care
Making it easy to adapt cover	Premium Conversion Facility	<p>NEW BENEFIT INTRODUCED</p> <p>Enables you to convert all or part of your Trauma Benefit from the existing premium to a level premium or further level premium structure without medical evidence.</p>	N	N	N	N	N
	Built-in Standalone Conversion Facility	<p>NEW BENEFIT INTRODUCED</p> <p>Provides the option to convert your standalone Trauma cover benefit to an accelerated Trauma Cover benefit with an equal amount of Life Cover without medical evidence.</p>	N	N	N	N	N
Optional Benefits							
Looking after the customer	Optional Early Cancer Upgrade Benefit	<p>ENHANCEMENT TO INCREASE BENEFIT</p> <p>Increased the total benefit - maximum now available is the lesser of 25% of the Living Assurance sum assured or \$75,000</p>	E	N/A	N/A	E	N/A
	Optional Life Cover Buyback Benefit	<p>ENHANCEMENT TO AVAILABLE CONDITIONS</p> <p>Introduced additional conditions and the 12 month period to reinstate Life Cover with Optional Life Cover Buyback is reduced to 6 months. New conditions: Paraplegia, Quadriplegia, Diplegia, or Hemiplegia</p>	E	E	N/A	E	N/A
	Optional Children's and Maternity Benefit	<p>ENHANCEMENT TO INCREASE BENEFIT</p> <p>Increased the total benefit payable to now offer \$75,000 or 50% of the sum assured Previously the lower of \$50,000 or 50% of the sum assured</p>	E	N/A	E	E	E

		Personal			Business	
		Comprehensive Living Assurance	Essential Living Assurance	Progressive Care	Comprehensive Living Assurance	Progressive Care
Summary of enhancements to Medical Definitions						
Prostate cancer	<p>ENHANCEMENT TO INCREASE PAYMENT</p> <p>Optional Early Cancer Upgrade Benefit - Partial Payment for Prostate Cancer increased to \$75,000 (Previously \$50,000)</p>	✓			✓	
Malignant melanoma	<p>ENHANCED DEFINITION & INCREASED PAYMENT</p> <p>Optional Early Cancer Upgrade Benefit - Partial Payment for Malignant Melanoma increased to \$75,000 (Previously \$50,000). Provides partial payment for melanoma if less than 1.0mm maximum thickness Breslow method, and less than Clark Level 3, and no evidence of ulceration.</p> <p>Enhanced full payment definition for Malignant melanoma. Provides full payment for malignant melanoma of at least 1.0mm thickness as determined by histological examination using the Breslow thickness histological classification, are graded higher than Clark Level 2, or showing no evidence of ulceration.</p>	✓			✓	
Carcinoma in situ	<p>ENHANCEMENT TO INCREASE PAYMENT</p> <p>Partial payment increased to lesser of 25% of the sum insured or \$75,000.</p>	✓			✓	
Carcinoma in situ	<p>ENHANCED WORDINGS & INCREASED SEVERITY:</p> <p>Increased Severity Carcinoma in situ of the breast requiring removal of the breast from Severity 4 to Severity 3</p>			✓		✓
Carcinoma in situ radical surgery	<p>ENHANCEMENT TO INCREASE PAYMENT</p> <p>Inclusion of chemotherapy and radiotherapy treatment for carcinoma-in-situ radical surgery.</p>	✓	✓		✓	

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		Comprehensive Living Assurance	Essential Living Assurance	Progressive Care	Comprehensive Living Assurance	Progressive Care
Leukaemia	<p>ENHANCED DEFINITION</p> <p>Increased Severity level for Acute lymphoblastic leukaemia from Severity 2 to Severity 1</p>			✓		✓
Benign brain tumour	<p>ENHANCEMENT TO INCREASE PAYMENT</p> <p>Partial payment increased to lesser of 25% of the sum insured or \$75,000.</p> <p>Enhanced the definition to allow claims for benign brain tumours treated by chemotherapy or radiotherapy.</p>	✓			✓	
Myelofibrosis	<p>ENHANCED DEFINITION</p> <p>Included condition as severity level 2.</p>			✓		✓
Aplastic anaemia / Bone marrow transplant	<p>ENHANCED DEFINITION & INCREASED SEVERITY</p> <p>Previously a severity 2 definition only.</p> <ul style="list-style-type: none"> Severity level change for Myeloablative bone marrow transplant. Now a severity 1; and Clarified bone marrow transplants with reduced intensity conditional or autologous bone marrow transplants are severity 2. 			✓		✓
Myelodysplastic syndrome	<p>ENHANCED DEFINITION & INCREASED SEVERITY</p> <ul style="list-style-type: none"> Now offered as severity 2 & 3 definition. Previously severity 5 definition only. Redefined the definition based on the severity of the illness (refers to the International Prognostic Scoring system). 			✓		✓
CIN-3, VIN-3, PIN-3	<p>NEW DEFINITION INTRODUCED</p> <p>Additional conditions at Severity Level 5</p>			✓		✓

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Angioplasty – 3 or more vessels / Triple vessel angioplasty	ENHANCED DEFINITION Broadened policy wordings to provide cover for triple vessel angioplasty's in more than one procedure	✓		✓	✓	✓
Angioplasty / Angioplasty – less than 3 vessels /	ENHANCEMENT TO INCREASE PAYMENT Partial payment increase for Angioplasty less than three vessels to 25% of sum assured up to a maximum of \$75,000. Previously 10% of the sum assured to a maximum of \$20,000.	✓			✓	
Heart valve replacement	NEW DEFINITION INTRODUCED Partial payments introduced for heart valve replacement – 25% of sum assured to a maximum of \$75,000	✓			✓	
Stroke	ENHANCED DEFINITION Introduced at Severity Level 4 if neuro-imaging is unavailable or inconclusive we will consider a claim based on a definite diagnosis by two specialist consultant neurologists.			✓		✓
Dementia	ENHANCEMENT TO INCREASE PAYMENT Partial payments increased and created payment tiers based on age at diagnosis.	✓			✓	✓
Idiopathic Parkinson's disease	ENHANCED DEFINITION Benefit clause enhanced to provide full payment on unequivocal diagnosis.	✓			✓	
	EXCLUSION REMOVED Removed drug & alcohol abuse exclusion	✓	✓		✓	✓
Motor neurone disease	EXCLUSION REMOVED Removed drug & alcohol abuse exclusion	✓	✓		✓	

		Personal			Business	
		Comprehen sive Living Assurance	Essential Living Assurance	Progressive Care	Comprehensive Living Assurance	Progressive Care
Multiple sclerosis	ENHANCED DEFINITION Benefit clause enhanced provide full payment on unequivocal diagnosis.	✓	✓		✓	
	EXCLUSION REMOVED Removed drug & alcohol abuse exclusion.	✓	✓		✓	
Muscular dystrophy	ENHANCED DEFINITION Benefit clause enhanced to provide full payment on unequivocal diagnosis.	✓			✓	
	EXCLUSION REMOVED Removed drug & alcohol abuse exclusion	✓	✓		✓	
Encephalitis	ENHANCEMENT TO INCREASE PAYMENT Increased partial payment to the lesser of 25% of the sum insured or \$75,000 <small>Previously 25% or \$50,000.</small>	✓			✓	
	EXCLUSION REMOVED Removed drug & alcohol abuse exclusion	✓	✓		✓	
Meningitis	EXCLUSION REMOVED Removed drug & alcohol abuse exclusion	✓	✓		✓	
Peripheral neuropathy	EXCLUSION REMOVED Removed drug & alcohol abuse exclusion	✓	✓		✓	

		Personal			Business	
		Comprehen sive Living Assurance	Essential Living Assurance	Progressive Care	Comprehensive Living Assurance	Progressive Care
Coma	ENHANCED DEFINITION Provided clarity on what constitutes a coma. Use of Glasgow coma scale.	✓	✓	✓	✓	✓
Severe burns/ Major Burns/ Serious Burns	NEW DEFINITION INTRODUCED New partial payment definition introduced for lesser of 25% of the sum insured or \$75,000. Unlike the full payment, this partial payment will not require a certain % of burns on both hands or face. Introduced new severity level 4 Serious Burns definition.	✓			✓	✓
Permanent blindness	ENHANCEMENT TO INCREASE PAYMENT Partial payment increased to lesser of 25% of the sum insured or \$100,000. Thresholds re-written for clarity of cover.	✓			✓	
Permanent loss of hearing	ENHANCEMENT TO INCREASE PAYMENT Partial payment increased to lesser of 25% of the sum insured or \$75,000.	✓			✓	
Permanent loss of speech	ENHANCED DEFINITION Clause re-written to clarify unequivocal diagnosis is reaffirmed after a continuous period of three (3) months.	✓			✓	
Permanent loss of use of limb	ENHANCEMENT TO INCREASE PAYMENT Partial payment increased to lesser of 25% of the sum insured or \$75,000. Qualifying criteria re-written for clarity of cover	✓			✓	
Intensive Care Benefit	ENHANCEMENT TO INCREASE PAYMENT Partial payment increased to lesser of 25% of the sum insured or \$75,000.	✓			✓	

		Personal			Business	
		Comprehensive Living Assurance	Essential Living Assurance	Progressive Care	Comprehensive Living Assurance	Progressive Care
Chronic liver failure	NEW DEFINITION INTRODUCED Introduced Chronic Liver Failure partial payment of up to 25% of the sum assured or \$75,000	✓			✓	
	EXCLUSION REMOVED Removed drug & alcohol abuse exclusion	✓	✓		✓	
Chronic lung disease	ENHANCED DEFINITION Updated definition to respond to cases of lung disease not currently captured.	✓	✓	✓	✓	✓
Cognitive Impairment	NEW DEFINITION INTRODUCED New Cognitive Impairment definition for full payment for permanent and irreversible loss of cognitive function that requires continual care and supervision by appropriate carer for at least 8 hours per day.	✓			✓	
Severe osteoporosis	ENHANCEMENT TO INCREASE PAYMENT & INTRODUCE TIERS If diagnosed BEFORE 50 years old - maximum limit the lesser of 25% of the sum insured or \$75,000 New payment tier: If diagnosed AFTER 50 years of age 25% of the sum insured to a maximum of \$10,000	✓			✓	
	Introduced new Severity Level 5 or \$10,000 if diagnosed AFTER 50			✓		✓
Severe rheumatoid arthritis	ENHANCEMENT TO INCREASE PAYMENT & INTRODUCE TIERS If diagnosed BEFORE 50 years old - maximum limit the lesser of 25% of the sum insured or \$75,000 New payment tier: If diagnosed AFTER 50 years of age 25% of the sum insured to a maximum of \$10,000	✓			✓	
	Introduced new Severity Level 5 or \$10,000 if diagnosed AFTER 50.			✓		✓

		Personal			Business	
		Comprehensive Living Assurance	Essential Living Assurance	Progressive Care	Comprehensive Living Assurance	Progressive Care
Severe ulcerative colitis / Severe Crohn's disease	ENHANCEMENT TO INCREASE PAYMENT Partial payment increased to lesser of 25% of the sum insured or \$75,000.	✓			✓	
Advanced diabetes	ENHANCED DEFINITION Enhanced to show the distinction between Type 1 diabetes and Advanced Type 2 diabetes	✓		✓	✓	✓
Pneumo-nectomy	NEW DEFINITION INTRODUCED Introduced a new Pneumonectomy definition for full payment Progressive Care Severity 3	✓		✓	✓	✓
Systemic Sclerosis	NEW DEFINITION INTRODUCED Introduced a new Systemic Sclerosis definition for full payment Progressive Care Severity 3	✓		✓	✓	✓
Systemic Lupus Erythmatosus	NEW DEFINITION INTRODUCED Introduced a new Systemic Lupus Erythmatosus definition for full payment	✓		✓	✓	✓
Severe illness or Injury	NEW DEFINITION INTRODUCED Provides a product response for a major medical condition or major injury that isn't specifically covered in the policy wording.	✓		✓	✓	✓
Terminal Illness	NEW DEFINITION INTRODUCED Introduces a new Terminal Illness definition for full payment	✓			✓	