



Increase Application Special Events, Future Insurability, Level Cover and Business Increase Options

Section 1: Airpoints™ Details



Earn Airpoints Dollars™ with AIA New Zealand*
For every \$100 premium paid on eligible products, you
will receive 1 Airpoints Dollar.

Please provide an Airpoints™ number so that you can start earning Airpoints Dollars.

Note: we can only accept one Airpoints number for each application/policy number.

Please complete all three fields below.

First name (as held by Air New Zealand)

Last name (as held by Air New Zealand)

Airpoints™ number

If you are not an Airpoints member, you can join for free at
www.airnewzealand.co.nz/airpoints

You can request to change the Airpoints number registered to your AIA policy at any time by contacting our call centre on 0800 800 242 or talk to your adviser.

It is your responsibility to provide us with accurate details of your Airpoints account, and to let us know of any changes to your Airpoints account name or number.

*Terms and conditions apply. See page 4 for details.

Section 2: Personal details

Life Assured (please complete a separate application for each Life Assured)

Title	First name	Date of birth		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname	Middle name(s)			
<input type="text"/>	<input type="text"/>			
Name(s) known as	Previous name(s)			
<input type="text"/>	<input type="text"/>			
Occupation	Provider's customer number (where applicable)			
<input type="text"/>	<input type="text"/>			
Physical address		Postal address (if different from physical address)		
Unit/apartment/building/floor		PO Box/private bag number		
Street		Street		
Suburb		Suburb		
Town/city	Postcode	Town/city	Postcode	
Region/state	Country	Region/state	Country	
Home phone	Business phone			
(<input type="text"/>)	(<input type="text"/>)			
Mobile phone	Email			
(<input type="text"/>)	<input type="text"/>			

Section 3: Increase details

Which increase are you applying for?

- Business increase option (Please provide financial papers to support your application)
- Future insurability increase option
- Level cover benefit
- Special events increase option — If special events increase, what is the special event?
- | | | |
|---------------------------------------------------------|---------------------------------------------------------------|-------------------------------------------------------------------|
| <input type="checkbox"/> Adoption | <input type="checkbox"/> Marriage or civil union | <input type="checkbox"/> Taking out or increasing a mortgage |
| <input type="checkbox"/> Birth | <input type="checkbox"/> Salary increase or career change | <input type="checkbox"/> Tertiary education of a child |
| <input type="checkbox"/> Death of a spouse or a partner | <input type="checkbox"/> Secondary education of a child | <input type="checkbox"/> Purchase residential investment property |
| <input type="checkbox"/> Divorce or legal separation | <input type="checkbox"/> Taking full-time care of a dependent | |

Please provide supporting documentation with your application e.g. marriage certificate, mortgage/loan agreement etc.

- None of the above (You will need to complete a full AIA application form available from your Insurance Adviser, or call 0800 800 242 or email nz.service@aia.com)

What is the additional amount that you wish to increase your cover by?

REAL Life Cover	<input type="text"/>
REAL Trauma Cover	<input type="text"/>
REAL Total and Permanent Disability Cover	<input type="text"/>

Section 4: Policy options

You have two options for structuring your REAL Life Cover policy increase. Please select one of the options below:

- Option 1:** Increase under your existing policy
If you choose this option the REAL Life Cover premiums for your whole policy may be subject to new premium rates as a result of the 1 July 2010 tax changes.
- Option 2:** Increase under a new policy
If you choose this option, only the REAL Life Cover premiums for the increased portion will be subject to new premium rates. Your existing policy premiums will remain as they are now.

For more details on the tax changes, please see our policy holder tax change brochure available from your insurance adviser or call 0800 800 242 or email nz.service@aia.com.

Section 5: Payment details

Do you wish to use the same payment method for the increase as for your existing policy?

 Y N

If no, please complete your payment details below

Premium frequency* Fortnightly Monthly Quarterly Half yearly Annually

First premium Cheque Credit card Direct debit (please complete an AIA Direct Debit Form)

Regular premium Credit card Direct debit (please complete an AIA Direct Debit Form)

* Paying premiums by instalments may increase the total annual premiums payable. Should you require further information please contact us.

Where the payer is neither the Life Assured or Policy Owner, what is the relationship?

Where the payer is neither the Life Assured or Policy Owner, what is their name?

Policy Commencement Date

Credit card

Card Type Visa Mastercard

Card Number

Cardholder's Name

Cardholder's Signature

Date

Card Expiry Date

This authority enables AIA New Zealand to debit your credit card as above (including any premium arrears, unless otherwise advised) until you advise AIA New Zealand in writing to cancel this authority. The amount debited may vary from time to time as a result of contractual increases or decreases which apply to your policy.

Section 6: Declaration

I declare that the above information is true and correct.

Full name of Policy Owner (1)

Signature of Policy Owner (1)

Date

Full name of Policy Owner (2)

Signature of Policy Owner (2)

Date

AIA New Zealand Financial Strength Rating

AIA International Limited, trading as AIA New Zealand, has a current insurer financial strength rating of **AA- (Very Strong)** from Standard and Poor's. A summary of the Standard and Poor's rating scale is:

AAA : Extremely Strong AA : Very Strong A : Strong BBB : Good BB : Marginal B : Weak CCC : Very Weak
CC : Extremely Weak R : Regulatory Action D : Default NR : Not Rated

Plus (+) or Minus (-): The rating from 'AA' to 'CCC' may be modified by the addition of a plus or minus sign to show relative standings within the major rating categories.

These Airpoints™ terms and conditions set out the terms under which a customer of ours (“you” or “your”) may earn Airpoints Dollars™ through AIA New Zealand (“us”, “we” or “our”) in accordance with the Airpoints loyalty programme that is offered by Air New Zealand Limited (Air NZ). You acknowledge that your ability to earn Airpoints Dollars is subject to Air NZ’s Airpoints terms and conditions.

Eligibility

1. To be eligible to earn Airpoints Dollars™ (an **Eligible Customer**) you must:
 - a. be a policy owner of one or more of the Eligible Products (as defined in Section 2 below);
 - b. be a member of Air NZ’s Airpoints programme (which will be subject to Air NZ’s Airpoints terms and conditions); and
 - c. register your Airpoints membership number with us.
2. Eligible Customers will be eligible to earn Airpoints Dollars™ in respect of the following products:
 - 1) REAL Accidental Death, 2) REAL Business Continuation Cover, 3) Business Overheads, 4) Cancer Benefit Rider, 5) Cancer Treatment Benefit, 6) Family Protect Cancer Treatment Benefit, 7) Family Protect Critical Illness Cover, 8) Family Protect Life Cover, 9) Family Protect Terminal Illness Cover, 10) REAL Farmers Revenue Protection Cover, 11) REAL Income Protection, 12) Income Protection Redundancy LOE Premier, 13) Income Protection Redundancy-Agreed, 14) Income Protection Redundancy-Indemnity, 15) Key Person Benefit, 16) Level Cancer Benefit Rider, 17) REAL Level Life Cover, 18) REAL Level Total Permanent Disability, 19) REAL Level Trauma Cover, 20) REAL Life Cover, 21) Monthly Life Cover, 22) REAL Mortgage Income and Rent Cover, 23) Mortgage Redundancy Cover, 24) Mortgage Repayment Cover, 25) REAL New to Business Cover, 26) Personal Accident Benefit, 27) REAL Easy Funeral Cover, 28) REAL Easy Life Cover, 29) REAL Health, 30) Spouse or Partner Funeral Benefit, 31) Superior Health Cover, 32) Superior-3 Health Cover, 33) REAL Total Permanent Disability, 34) Trauma - Child Top Up, 35) REAL Trauma Cover, 36) REAL Vital Income Protection.

(“**Eligible Products**” or separately an “**Eligible Product**”)

Registering your Airpoints number

3. Eligible Customers can register your Airpoints number with us by:
 - a. including it on the application form when you apply for one or more of our Eligible Products;
 - b. calling our call centre on 0800 800 242;
 - c. providing it to your insurance adviser to register with us on your behalf; or
 - d. via any other means we make available for this purpose.
4. The Airpoints number that is provided to us under Section 3 will be registered to the policy number applicable to either:
 - a. the Eligible Product or Eligible Products for which you are applying under Section 3(a), once we have accepted your application; or
 - b. the Eligible Product or Eligible Products that you have informed us of via the means set out in Sections 3(b) to 3(d).
5. We will only accept one Airpoints number for each policy number relating to an Eligible Product. If there is more than one policy owner in relation to an Eligible Product the policy owners must nominate one Airpoints number to earn Airpoints Dollars through that Eligible Product.
6. You can request to change the Airpoints number registered to an applicable policy number at any time.
7. It is your responsibility to provide us with accurate details of the Airpoints account and to let us know of any changes to the Airpoints account name or number.
8. We will not be liable for any loss, including any loss of benefits, resulting from the Airpoints account details being out of date, inaccurate or otherwise.

Earning Airpoints Dollars

9. From the launch date (that we will determine), all new applications by Eligible Customers for Eligible Products that are accepted by us will qualify to earn Airpoints Dollars subject to these terms and conditions (the “**New Business Launch Date**”).
10. If on the New Business Launch Date, you are an Eligible Customer and you already have one of our Eligible Products then from a

subsequent launch date (that we will determine) (the “**Existing Business Launch Date**”) and subject to these terms and conditions, you will be able to accrue Airpoints Dollars for each Eligible Product from the date that you pay your next premium for that Eligible Product.

11. Subject to these terms and conditions, Eligible Customers will earn 1 Airpoints Dollar for every \$100 of premium actually paid to us in respect of an Eligible Product, which will accrue to the Airpoints account registered with us in accordance with Section 3.
12. We may change the earn rate for Airpoints Dollars at any time.
13. This offer is not transferable or redeemable for cash.
14. Eligible Customers may also be eligible to earn additional Airpoints Dollars through special offers or promotions that we notify you of from time to time, subject to both these terms and conditions and any additional offer or promotion terms.
15. Airpoints Dollars will not accrue retrospectively for premium payments received prior to either the New Business Launch Date or the Existing Business Launch Date (as applicable), or in relation to premium payments received prior to Eligible Customers registering an Airpoints number with us.
16. Air NZ will use reasonable endeavours to credit Airpoints Dollars to the relevant Airpoints account notified to us in accordance with these terms and conditions within 30 days of the premium being paid on an Eligible Product.

Deduction of Airpoints Dollars

17. If for any reason, the payment that earned you Airpoints Dollars is refunded or dishonoured, or you cancel the Eligible Product that you took out with us, we reserve the right to deduct those Airpoints Dollars from the Airpoints account linked to the policy number for that Eligible Product.

Privacy

18. Our Privacy Statement available at www.aia.co.nz/en/index/privacy-statement.html applies to all of your information that we collect, use, store or disclose in relation to the Airpoints programme.
19. In addition, by registering an Airpoints number with us, you acknowledge and agree that personal information about you, together with other data relating to transactions that earn you Airpoints Dollars, may be collected, used, stored and disclosed by us, our contractors, Air NZ and/or its Airpoints partners for the following purposes:
 - a. to administer the Airpoints programme, including:
 - i. communicating with you about the Airpoints programme;
 - ii. undertaking data matching activities;
 - iii. providing such information and data to Air NZ and its Airpoints partners (including for the redemption of rewards);
 - b. to enable marketing activities, including the planning, research, promotion and marketing of goods, services and products, to you by us, Air NZ or its Airpoints partners;
 - c. to conduct analyses relating to the Airpoints programme; and
 - d. to assist in law enforcement purposes, investigations by police or other government or regulatory authorities and to meet requirements imposed by applicable laws and regulations or other obligations committed to government or regulatory authorities.
20. You have the right to access and request correction of information held by us about you. To contact us for this purpose, please refer to our Privacy Statement.

Cancellation

21. We may stop awarding Airpoints Dollars to you at any time at our absolute discretion, including if:
 - a. we cease to be a partner in Air NZ’s Airpoints programme; or
 - b. you are no longer eligible to earn Airpoints Dollars through us.

Liability

22. We are not responsible, and accept no liability, for any act or omission of Air NZ or its Airpoints partners in respect of the Airpoints programme.

Changes

23. We may change these terms and conditions at any time without prior notice by publishing an amendment to these terms and conditions on our website, with such amendment to be effective from the date of publication.