

“SAMPLE ONLY”

ESSENTIALS

APPENDIX

TOTAL PERMANENT DISABLEMENT BENEFIT

1. When Sovereign will pay a total permanent disablement benefit

The total permanent disablement benefit is a lump sum payment. Sovereign will pay only one total permanent disablement benefit for each life assured.

Sovereign will pay a total permanent disablement benefit, during the *benefit term* and in accordance with this policy if:

Either:

- The life assured is totally and irreversibly disabled, with the effect that they are unable as a result of sickness or injury, to perform without assistance at least **three** of the following activities for themselves;
 - Bathing and showering
 - Dressing and undressing
 - Eating and drinking
 - Using a toilet
 - Moving from place to place by walking, in a wheelchair, or with a walking aid.

Or:

- The life assured is unable to perform **two** of the above **and** his or her intellectual capacity has reduced or deteriorated to such an extent that the life assured requires permanent and constant supervision.

2. The effect of total permanent disablement benefit on your life cover

The total permanent disablement benefit will be treated as an early payment of your life cover. The maximum combined amount payable under the life cover benefit, bereavement support benefit, total permanent disablement benefit and (if applicable) critical illness benefit for a life assured is the amount of life cover benefit for that life assured.

3. When Sovereign won't pay a total permanent disablement benefit

Sovereign will not pay any total permanent disablement benefit where any of the following (and in each case directly or indirectly) causes or contributes to the disablement:

- the life assured deliberately injuring himself or herself or attempting to do so;
- the life assured participating in any criminal act;
- the life assured deliberately taking or using non-prescribed drugs, other than for proper therapeutic or medical purpose and in accordance with the manufacturer's directions for use, or the deliberate misuse by the life assured of prescribed drugs.

4. Making a total permanent disablement claim

To make a claim for a total permanent disablement benefit, please call the Sovereign claims team on 0800 500 103 for assistance.

Sovereign will request information from you including:

- a completed claim form;

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- the life assured to be examined and a claim form completed by a *Registered Medical Practitioner* (at your expense).

Sovereign is under no obligation to pay a total permanent disablement benefit until we have received all the information we have requested.

5. Key Terms

benefit term

The term for which the life assured is insured for the total permanent disablement benefit as stated in *the schedule*.

Registered Medical Practitioner(s)

A person, acceptable to Sovereign, who is registered and practising as a medical practitioner in New Zealand or Australia, other than:

- You;
- The life assured;
- A member of the life assured’s family or your immediate family;
- The life assured’s or your business partner or associate.

the schedule

The latest (in time) schedule of policy details including endorsements that forms part of this policy document.