



Life & Living Insurance

Expenses Cover



The following terms and conditions of Expenses Cover tell you:

- › what benefits are available under this cover and how they work
- › what we don't cover
- › the definitions of Total Disability and Partial Disability a life assured needs to meet to claim under this cover

You must read these terms and conditions together with the general terms of your policy.

Getting an outline of your built-in benefits

The table below summarises this cover's built-in benefits and tells you where you can read the full terms of each benefit.

Built-in benefits

Your Expenses Cover includes these benefits.

Benefit	Summary	Full terms
Disability Benefit	You can get a payment each month if the life assured has a total disability or partial disability.	Page 3
Recurrent Disability Benefit	We can waive the <i>waiting period</i> if a disability comes back within 12 months of a claim ending.	Page 3

Additional or Optional benefits

If your policy includes any additional or optional benefits, these will be detailed after page 3.



Understanding what we don't cover

We won't pay any claim under this Expenses Cover if the life assured has a total disability or partial disability as a direct or indirect result of:

- › intentional self-harm, including attempted suicide
- › pregnancy or complications resulting from pregnancy, unless the disability lasts more than 90 days after the pregnancy
- › taking part in a criminal activity.

The life assured must follow medical advice

We also won't pay a claim, and we'll stop paying existing claims, if the life assured isn't under the regular care of, or doesn't follow the advice and treatment of, a *medical practitioner*.

When this cover ends

This Expenses Cover ends for a life assured when one of the following happens.

- › At the end of the *Cover Term*.
- › They die.
- › The policy ends.

Total disability and partial disability have particular meanings

In this section for Expenses Cover, total disability and partial disability have the definitions below.

Disability means a total disability or partial disability, and disabled has a corresponding meaning.

The definitions of total disability and partial disability depend on whether the life assured is working in a *gainful occupation* at the time they get a total disability or a partial disability.

Total Disability

A total disability if the life assured is working

A life assured has a total disability if all of the following apply.

- › They are in a *gainful occupation*. This includes being on employer-approved leave with pay or parental leave in both cases for no more than 12 months.
- › An *illness* or *injury* causes them to be unable to work for more than 10 hours a week in their *pre-disability occupation*.
- › They aren't working for more than 10 hours a week in their *pre-disability occupation*.
- › They aren't working at all in any other *gainful occupation*.
- › They are under the regular care of, and following the advice and treatment of, a *medical practitioner* for that same *illness* or *injury*.

A total disability if the life assured isn't working, and needs help caring for themselves

A life assured has a total disability if an *illness* or *injury* causes both of the following to apply.

- › They are either:
 - continuously confined to home or hospital under medical supervision and unable to perform at least two of the *activities of daily living* without the help of another adult, or
 - continuously unable to perform three normal domestic duties without the help of another adult. The life assured must have been doing those normal domestic duties around their home as their only job for 12 months in a row immediately before their disability.
- › They are under the regular care of, and following the advice and treatment of, a *medical practitioner* for that same *illness* or *injury*.

Normal domestic duties means the following tasks:

- › cleaning the home
- › cooking meals
- › doing laundry
- › shopping for groceries
- › taking care of any relative who's a *dependant*.

Normal domestic duties don't include duties outside the life assured's home for a salary, reward, or profit.

Partial Disability

A partial disability if the life assured is working

A life assured has a partial disability if all of the following apply.

- › They are in a *gainful occupation*. This includes being on employer-approved leave with pay or parental leave in both cases for no more than 12 months.
- › An *illness* or *injury* causes them to be unable to work in their *pre-disability occupation* for more than 75 percent of their pre-disability hours.

Pre-disability hours is the average hours the life assured worked (or would have worked if they were not on leave) each week in their *pre-disability occupation* in the 3 months in a row before becoming disabled, up to a maximum of 40 hours.
- › They are working in their *pre-disability occupation* or any other *gainful occupation*, but not for more than 75 percent of their pre-disability hours. We'll treat the life assured as working for the number of hours they are capable of even if it is more than their actual hours.
- › They are under the regular care of, and following the advice and treatment of, a *medical practitioner* for that same *illness* or *injury*.
- › They don't also have a total disability because of the same *illness* or *injury*.



The life assured must be working to have a partial disability
A life assured must be working in their *pre-disability occupation* or any other *gainful occupation* to have a partial disability.

Understanding your built-in benefits

This section details the benefits we include in Expenses Cover.

Disability Benefit

With the Disability Benefit, we'll make monthly payments if the life assured has a total disability or a partial disability.

When we'll start paying this benefit

We'll start paying the Disability Benefit while this policy is in force if the same *illness* or *injury* causes the life assured to have a total disability or a partial disability continuously during, and at the end of, the *waiting period*. We'll start paying the Disability Benefit at the end of the *waiting period*.

The *waiting period* starts on the first day the life assured has a total disability or partial disability.

How much we'll pay depends on whether the life assured has a total disability or partial disability

Total Disability

If the life assured has a total disability, we'll pay the *sum insured* each month.

Partial Disability

If the life assured has a partial disability, we'll pay a percentage of the *sum insured* each month. We base the percentage on:

- › the hours the life assured worked (or can work if more than their actual hours) with a partial disability
- › the life assured's pre-disability hours.
Pre-disability hours is the average hours the life assured worked (or would have worked if they were not on leave) each week in their *pre-disability occupation* in the 3 months in a row before becoming disabled, up to a maximum of 40 hours.

We work out the percentage by subtracting the hours the life assured worked (or can work) from their pre-disability hours, and then dividing that figure by the pre-disability hours. For example, say a life assured can work 16 hours a week with a partial disability and they worked 40 hours a week on average before becoming disabled. We subtract 16 from 40 to get 24, which we then divide by 40 to get 0.6. So the amount we'll pay is 60 percent of the Expenses Cover *sum insured*.

We'll pay monthly in advance

We'll pay monthly, starting from the day after the *waiting period* ends.

We'll pay in advance if we have all the information we need to assess and calculate the monthly payment. Otherwise, we will pay once we've finalised our assessment.

If we pay in advance and the life assured does not have a continuous total disability for the whole month, or if the hours they work or can work are different to the hours we used to calculate the payment, we may subtract any overpayment from future monthly payments.

When we'll stop paying the Disability Benefit

We'll stop paying when one of the following happens.

- › The life assured no longer has a total disability or partial disability because of the same *illness* or *injury* that we started paying the claim for.
- › The *payment term* ends.
- › The *cover term* ends.
- › This cover for the life assured is no longer in force.
- › The life assured dies.

Recurrent Disability Benefit

With the Recurrent Disability Benefit, you can get support if the life assured's total disability or partial disability comes back after their claim ends.

When this benefit applies

The Recurrent Disability Benefit applies if all the following apply.

- › We were paying a Disability Benefit claim for a life assured.
- › After that claim has ended, the life assured has a total disability or partial disability again because of the same *illness* or *injury*.
- › The claim didn't end because of the *payment term* ending.
- › The total disability or partial disability returns within 12 months of the previous claim ending.

How we'll assess your continuing claim

When this benefit applies, we'll assess your Disability Benefit claim for the same *illness* or *injury* as if there was no *waiting period*. The *payment term* will also continue under the previous Disability Benefit claim.

You'll need to make a new claim and the *waiting period* will restart if the returning disability was not caused by the same *illness* or *injury*, or if it comes back after 12 months.



Additional benefit included in your Expenses Cover

The table below summarises an additional benefit that is included in your Expenses Cover. You can read the full terms of the benefit below the table.

Benefit	Summary
Premium Cover	You won't have to pay your premiums while we're paying a Disability Benefit claim.

Understanding your Additional benefit

Premium Cover

With Premium Cover, we'll pay the total premium needed to continue this policy while we are paying a Disability Benefit claim.

When we'll pay this benefit

We'll pay this benefit if we're paying a Disability Benefit claim for the life assured.

We'll pay the total premium needed to continue this policy

If we accept your claim for Premium Cover, we'll pay the regular total premium needed to continue this policy. We'll refund any premiums paid that relate to the *waiting period*.

If you pay your premiums every year, we'll refund them instead of paying them

If you pay your premiums every year, we'll refund an amount each month equivalent to the monthly total premium.

This refund continues until the next day your premiums are due, at which point we'll start paying your total premiums needed to continue this policy.

When we'll stop paying this benefit

We'll stop paying this benefit when one of the following happens.

- › The Disability Benefit claim for the life assured ends.
- › The *payment term* ends.
- › The *cover term* ends.
- › This cover for the life assured is no longer in force.
- › The life assured dies.