

# Accidental Injury Cover

Short-term financial support, helping you continue daily life while recovering from an accidental injury.



HEALTHIER, LONGER,  
BETTER LIVES

Experiencing an accidental injury can have an immediate impact on your daily life and ability to do your job, whether you're a builder, office worker, or a parent caring for children at home.

Accidental Injury Cover provides an up-front payment should you be injured accidentally. You can use this lump sum for whatever you need: covering treatment costs, getting taxis to work, hiring someone to help with children, or simply taking time off work to recover.

This is one of our optional products that you can choose to add to your core AIA Living insurance for some extra support.

## Certainty that you're covered

You choose how much cover you need, up to \$5,000 a month. Should you need to claim, the lump sum you receive is based on the injury category your claim falls under. You'll find a summary of the injury categories and the payment periods that apply in the table below. Once you know what injury category you are claiming under, your sum assured is then multiplied by the relevant claim payment period.

Injury category – an accidental injury that:	Claim payment period
 <b>CATEGORY 1</b> leads to a fracture that requires any other form of immobilisation other than a cast	2 months
 <b>CATEGORY 2</b> leads to a fracture that requires a cast	3 months
 <b>CATEGORY 3</b> injury that results in surgery under general anaesthesia	3 months
 <b>CATEGORY 4</b> leads to one of the below: <ul style="list-style-type: none"> <li>An amputation of a limb</li> <li>Permanent total blindness (aided or unaided)</li> <li>Permanent total loss of hearing (aided or unaided)</li> <li>Permanent paralysis (diplegia, hemiplegia, paraplegia, quadriplegia)</li> </ul>	12 months

This product is not available with Private Health, Private Health Plus and Start-Up Income Protection.

Please refer to the policy document at [aia.co.nz/accidental-injury-cover](http://aia.co.nz/accidental-injury-cover).

### For example

SUM ASSURED OF <b>\$5k/month</b>	+	 Accidental injury that leads to a fracture that requires a cast <b>(3 MONTH CLAIM PERIOD)</b>	=	CLAIM PAYMENT OF <b>\$15,000</b> (\$5,000 X 3 MONTHS)
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There are no ACC offsets. This means that making a claim under this optional benefit won't be affected by payments from ACC or other insurances you may have. You will receive the full claim amount you're entitled to so you get the financial support you need.



Helps fill in gaps where ACC might not be able to cover you, or where larger insurance claims might not be triggered. Even if you do receive these other claim payments, you are still eligible to claim Accidental Injury Cover as well.



Choose how you use your payment. Whether that's to work fewer hours, take time off work all together, or get some help to keep completing your daily tasks.



No need for proof of income. If a carer or parent at home is injured it can affect their ability to fulfil daily tasks, which in turn affects the whole household financially.



Can be taken out with any of our core AIA Living insurance products, except Private Health, Private Health Plus and Start-Up Income Protection.



## Steve's Story

Following discussions with his Financial Adviser, Steve\* a self-employed labourer in his 50's, decided to take out Accidental Injury Cover with AIA. He chose the maximum sum assured of \$5,000 a month as being self-employed meant his business was reliant on him being able to fulfill his daily job.

Less than a month later, Steve accidentally fell over a tree stump and fractured his arm resulting in him needing a cast. He was facing weeks with the cast and then physiotherapy, affecting his ability to work during this time. Being self-employed, no work means no pay.

With Accidental Injury Cover, Steve received a claim payment for \$15,000 under Category 2. He was also eligible for some help from ACC, and this didn't affect his claim with us at all.

The claim was done by telephone and one simple email. Our team turned around the payment in two days from when the claim was submitted so that Steve could focus on recovery and get on with life.

\*The individual and event depicted in this customer story is a true example. The name and image have been changed to protect the identity of the customer.

To find out if Accidental Injury Cover is right for you, talk to your Adviser today.

### Limitations of Accidental Injury Cover

While our Accidental Injury Cover can help you better cope with an accidental injury, there are some situations you wouldn't be covered for and therefore couldn't claim on. An example would be accidental injuries that require a cast but not due to a fracture.

For further information on this product, the exclusions that apply and its limitations, please visit [www.aia.co.nz/accidental-injury-cover](http://www.aia.co.nz/accidental-injury-cover) and refer to the policy wording.

#### Disclaimer

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.