

Specific Injury Support Benefit



Donna was in the wrong place at the wrong time.

“Donna” is a solicitor and one of the principals in her firm. She’s passionate about her career and horse riding. One day, Donna was cleaning out the stables and her horse kicked her. She fractured her pelvis and she was off work for four weeks.

Unfortunately, this wasn’t a long enough time to trigger her Income Protection cover. Luckily, she had the Specific Injury Support Benefit – Lump Sum. With this extra cover, Donna was able to receive immediate payments for her injury. This extra monthly income let her pay her colleagues to cover her workload while she healed.

Donna is a high income earner. This means her weekly ACC compensation was capped and didn’t cover anywhere near her full income. But she didn’t need to worry about that. With the benefit in place, she was able to relax and recover without any financial stress. It also allowed her husband to take time off work to take care of her at home in the painful early stages.

Accidents can happen at anytime, to anyone

Our Specific Injury Support Benefit isn’t designed to replace Income Protection (IP) cover. Instead, it can provide some additional financial support if you experience any of 29 specified injuries listed in the table below. This benefit will pay regardless of whether you can still work.

There are two benefit payment options to choose between: monthly or lump sum. This means you can choose to receive a monthly payment, or a full one-off payment. It’s up to you how you use this money – you could use it for everyday bills, special transport, or specific treatments. In Donna’s case, she chose the lump sum benefit so she would have more control of her money. But many people may choose a monthly benefit to ensure a manageable supplement to their income. Best of all, whichever benefit you choose won’t reduce any ACC benefits you may be entitled to. Speak to your financial adviser to choose what’s right for you.

Specified injury table and benefit payment amounts

The table below shows what payments we'll make for each covered accidental injury.

Specific injury support benefit payments		
Benefit payment	Monthly	Lump Sum
Payment method	Regular monthly payments of monthly benefit	Single lump sum
Injury	Payment period	Multiple of sum insured
Fracture of jaw	1 month	1
Fracture of skull	1 month	1
Fracture of forearm	1 month	1
Fracture of collarbone	1 month	1
Fracture of wrist	1 month	1
Fracture of hand (excluding fingers)	1 month	1
Fracture of upper arm	2 months	2
Fracture of shoulder	2 months	2
Fracture of elbow	2 months	2
Fracture of vertebrae	2 months	2
Fracture of kneecap	2 months	2
Fracture of ankle	2 months	2
Fracture of heel	2 months	2
Fracture of foot (excluding the toes)	2 months	2
Fracture of leg below the knee (tibia or fibula)	2 months	2
Fracture of the leg above the knee (femur)	3 months	3
Fracture of multiple limbs	3 months	3
Any injury that the insured person has surgery under general anaesthesia for	3 months	3
Fracture of the hip	3 months	3
Fracture of the pelvis	3 months	3
Loss of the thumb and index finger of the same hand	6 months	6
Burns	6 months	6
Loss of hearing in both ears	12 months	12
Loss of use of a foot or hand	12 months	12
Loss of sight in one eye	12 months	12
Loss of a whole leg or arm	18 months	18
Loss of sight in both eyes	24 months	24
Loss of any combination of hand, foot or sight in one eye	24 months	24
Paralysis	60 months	60

Where relevant:

- 'fracture' means any fracture resulting from an accident requiring fixation, immobilisation (including moonboot) or plaster-cast treatment of the affected area. The fracture must be certified by an appropriate registered doctor within 30 days of the accident.
- 'loss' means the total and permanent loss of:
 - hearing in both ears that is profound (i.e. you won't hear most everyday sounds without amplification, just loud sounds)
 - use of the hand from the wrist or the foot from the ankle joint
 - use of the arm from the elbow or leg from the knee joint
 - use of the entire thumb and entire index finger
 - use of the eye or loss of all sight in the eye.

Specific Injury Support Benefit – Monthly available with Income Protection and Mortgage and Living Cover

When you have this kind of cover:

- We'll pay you a monthly benefit if you experience one of the accidental injuries in the Specified injury table. We'll usually pay this monthly in advance.
- We'll pay your benefit every month. Payments will continue until the shortest of:
 - your specific injury's payment period;
 - the date that your Income Protection or Mortgage and Living Cover ends (whichever is shorter).
- If you die before the end of the payment period, we'll pay the rest of the monthly payments in a lump sum.
- If you experience another injury while you're within the payment period, we'll stop the payments. A new payment period will start and be adjusted for any advance payments made for the earlier injury.
- We won't pay you extra Income, Living or Homemaker support benefits at the same time that you are receiving the Specific injury support benefit – monthly.
- Your cover will end on:
 - the date we receive your written request to cancel the benefit; or
 - the expiry date of the Specific injury support benefit – monthly; or
 - the date the associated Income Protection or Mortgage and Living Cover ends.

Specific Injury Support Benefit – Lump Sum available with any Personal Insurance or Business Insurance product

When you have this kind of cover:

- We'll pay you a lump sum benefit if you experience an accidental injury listed in the Specific injury table and survive at least 14 days after the accident.
- The maximum sum insured is \$5,000.
- The lump sum is the sum insured for the specific injury multiplied by its payment period. (e.g. for paralysis with a sum insured of \$500, the payment would be $\$500 \times 60 = \$30,000$)
- Your cover will end on the earliest of:
 - the date we receive your written request to cancel the benefit; or
 - the expiry date of the Specific injury support benefit – lump sum; or
 - the date all other qualifying associated covers end.

Qualifying associated covers are:

- Life Cover
- Trauma Recovery Cover
- TPD Cover
- Cancer Cover
- Accidental Death
- Income Protection
- Workability
- Mortgage and Living Cover
- Business Disability Cover
- Farmers Disability Cover
- Business Expenses

Protect yourself and the people you care about

Our Specific Injury Support Benefit is not designed to replace Income Protection insurance or ACC cover. It's a low-cost extra financial benefit that may be used for such things as extra medical cost or help around the house.

Please note:

- We only make payments for the injury if your claim meets all our criteria.
- We only make one payment for each claimable injury in a 24-month period.
- If you experience many injuries from the same accident, we'll only pay you for one. This will be the single greatest benefit payment amount.

To add Specific Injury Support Benefit to your policy, contact your adviser today.

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