

# ACCIDENTAL INJURY COVER

Issued from 26 April 2024

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

## What is accidental injury cover and why do you need it?

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 is an optional product that can be added to AIA Living eligible insurance products including; life, trauma, income protection or total permanent disablement insurance (minimum cover levels apply\*) for extra support.

If you have an accident and suffer one of the covered injuries, Accidental Injury Cover can provide temporary financial support as a lump sum payment. This payment can be used 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.

## What injuries are covered for AIA Living Accidental Injury Cover?


We understand that injuries can have varying recovery periods which may have different impact on your life, so we have created specified injury categories that offer varying amounts of cover to support you through your recovery. Refer to the following page for a summary of the specified injuries covered.





We are evolving our products to meet your needs. If you add Accidental Injury Cover to your AIA Living insurance from 26 April 2024, we will automatically switch you to our new Specified Accidental Injury Cover product upon its launch. AIA Living Specified Accidental Injury Cover will provide exactly the same coverage as your AIA Living Accidental Injury Cover – with the addition of some extra claimable injury categories and an increase in payment amount for one injury category.

Find out more, talk to your adviser or visit at [aia.co.nz/aic](https://aia.co.nz/aic)

## Key benefits of Accidental Injury Cover

 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 submit an Accidental Injury Cover claim as well.

 Choose how you use your lump sum 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.

## How payments are calculated

The payment you receive will be a lump sum payment, which is calculated using your selected monthly benefit amount multiplied by the amount payable for the injury as set out in the table. You can choose a monthly benefit amount up to \$5,000. Review the below table for details on specified injuries covered and their corresponding benefit payment amounts.



### For example

While walking her dog, Beth trips and falls on her knee onto the concrete footpath. She heads to the emergency clinic where an x-ray confirms she has fractured her kneecap.

<p>SELECTED MONTHLY BENEFIT AMOUNT</p> <p><b>\$5,000</b></p>	<p>×</p>	 <p>Fractured kneecap injury (2 TIMES MONTHLY BENEFIT AMOUNT)</p>	<p>=</p>	<p>CLAIM PAYMENT OF</p> <p><b>\$10,000</b></p> <p>(\$5,000 X 2 MONTHS)</p>
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## Specified Injury Categories

The table below outlines the specified injury categories and the amount we will pay for each injury

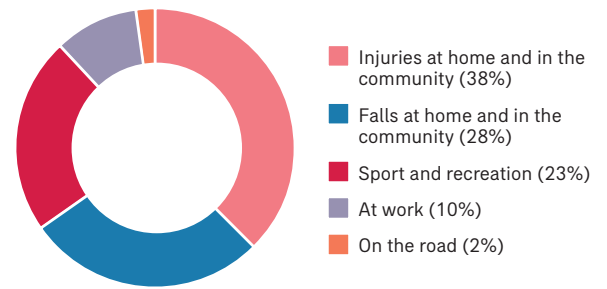
	What we will pay in lump sum
<b>Category A</b>	
Fracture of forearm, wrist	<b>One</b> times the monthly benefit amount
Fracture of hand (excluding fingers)	
Fracture of thumb	
Fracture of ankle, heel, fracture of leg below the knee (tibia or fibula)	
Fracture of foot (excluding toes)	
Fracture of big toe	
Amputation of any finger (including thumb) or big toe	
<b>Category B</b>	
Fracture of upper arm, elbow, shoulder	<b>Two</b> times the monthly benefit amount
Fracture of kneecap	
Injury that results in a tear of the shoulder or knee that results in surgery under general anesthesia	
<b>Category C</b>	
Fracture of leg above knee (femur)	<b>Three</b> times the monthly benefit amount
<b>Category D</b>	
Amputation of the thumb and index finger of the same hand	<b>Three</b> times the monthly benefit amount
<b>Category E</b>	
Amputation or Permanent total loss of function of one or more limbs	<b>Twelve</b> times the monthly benefit amount
Permanent total paralysis	
Permanent total blindness	
Permanent total loss of hearing	

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/aic](http://aia.co.nz/aic)

## Some New Zealand injury statistics<sup>1</sup>

## Where injuries happened in 2023



<sup>1</sup>Source: ACC injury claim statistics 2023 [www.acc.co.nz](http://www.acc.co.nz)

## Some examples of accidental injuries that aren't covered

Accidental Injury Cover only applies to injuries specifically covered under the "Specific Injury Categories" in the policy wordings. All other injuries are not covered. Below are some scenarios.



1

### Chloe's ruptured achilles

During a netball tournament Chloe collides with another player and ruptures her Achilles tendon. Chloe doesn't require surgery and doesn't have a fracture.

Chloe has suffered an accidental injury, however as she hasn't suffered a fracture, she doesn't meet the criteria for an eligible claim.

**NO CLAIM**



2

### Dave's spinal fracture

While cleaning out the gutters at home Dave slips off his ladder and lands on his back. X-rays indicate that he has suffered a small spinal fracture. He doesn't require surgery and his doctor informs him that he should stay mobile to assist his recovery.

Dave's accidental injury has resulted in a fracture. However, spinal fractures are not included in the specific injury categories, and he doesn't meet the criteria for an eligible claim.

**NO CLAIM**



3

### Sam's fractured ribs

Sam fractured a rib during a particular tough rugby game over the weekend. The doctor advises that there is nothing they can do and he just needs to take it easy.

Sam's accidental injury has resulted in a fracture. However, fractures to ribs are not included in the specific injury categories, he doesn't meet the criteria for an eligible claim.

**NO CLAIM**

We will assess all claims on an individual basis, looking at the facts available and considering any supporting medical or other evidence. For full details on the product and the exclusions that apply, please refer to the policy wording on [aia.co.nz](http://aia.co.nz)

### 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.