

partners life

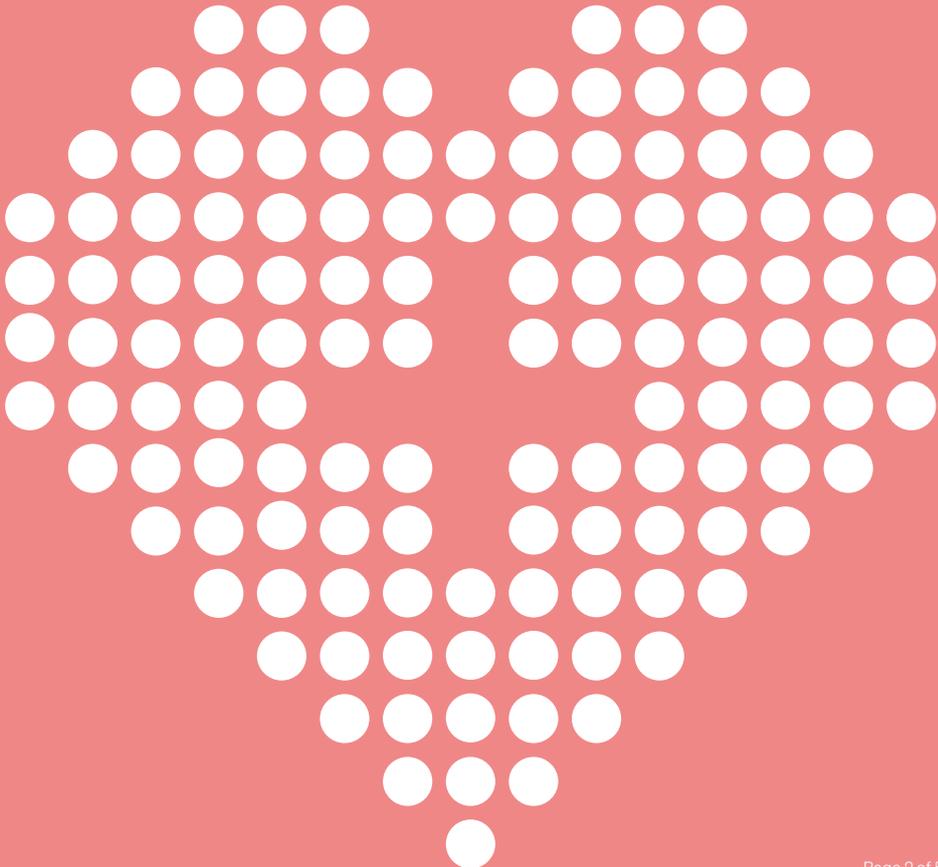
Protection that fits your life stage.

Partners
Life Journey Plan



Specific Injury Cover

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Life Journey Plan



Specific Injury Cover

Overview

Provides an immediate financial safety net if you suffer a specific injury or condition, so you can focus on your treatment and recovery.

- Pays a lump sum to help alleviate the financial impact associated with the disruption to your lifestyle and income.
- No wait period – when you submit your claim and sufficient evidence, your benefit is paid.
- Your benefit is not reduced by any applicable ACC payments.

Protection that fits your life.

Your Specific Injury Cover is designed to provide you with immediate protection if you suffer a specific injury or condition. With traditional income cover, you have to prove that you're unable to work before you're paid, and you or your doctor will need to regularly provide further evidence that you're disabled so you can continue to receive further payments.

However, with Specific Injury Cover, you only need to provide evidence that you meet the applicable criteria when you submit your claim, and your entire benefit will be paid immediately. If your specific injury or condition is the result of an accident, you'll receive 100% of the amount payable – even if you're claiming ACC for the same injury.

Partners Life provides a range of insurance covers designed for specific needs that you can add* or remove from your plan when life changes – helping to keep you and your loved ones protected through your life journey.

What your cover provides

- **Benefits:** These are the names of the benefits.

What it covers: This provides a summary of each benefit. Conditions, exclusions and limits apply. You can find the full details in our Partners Life Journey Plan policy wordings. Special conditions, exclusions and premium loadings may also be applied to your policy.

How it works: This shows the maximum amount (limit) we'll pay in one policy year for each person who is part of your policy ("life assured") if your claim is accepted by Partners Life.

*Changes to your plan may require underwriting.

Benefits	What it covers	How it works
Category A Injury	Fracture of the jaw Fracture of the skull Fracture of the forearm Fracture of the collarbone Fracture of the wrist Fracture of hand (excluding fingers)	Pays the sum insured amount
Category B Injury	Fracture of the upper arm Fracture of ankle Fracture of the heel Fracture of the foot (excluding toes) Fracture of the shoulder blade Fracture of the elbow Fracture of vertebrae Fracture of kneecap Fracture of the leg below the knee Minor burns Injury to the knee or shoulder resulting in surgery under general anaesthesia	Pays 2 X the sum insured amount
Category C Injury	Fracture of leg above the knee Fracture of pelvis Fracture of hip Fracture of multiple limbs	Pays 3 X the sum insured amount
Category D Injury	Amputation or permanent loss of function of the thumb and index finger of the same hand Major Burns	Pays 6 X the sum insured amount
Category E Injury	Amputation or permanent loss of function of a foot or a hand Permanent total blindness on one eye Permanent total loss of hearing	Pays 12 X the sum insured amount
Category F Injury	Amputation or permanent loss of function of one or more limbs	Pays 18 X the sum insured amount
Category G Injury	Amputation or permanent loss of function of any combination of hand, foot, or sight in one eye Permanent and total loss of sight in both eyes	Pays 24 X the sum insured amount
Category H Injury	Paralysis (loss of everything)	Pays 60 X the sum insured amount

Talk to your adviser today for help with the cover that's right for you.

This overview is a marketing document that highlights a number of the key features of Specific Injury Cover. The full terms and conditions, benefits and exclusions that apply to those features and to the overall Partners Life Journey Plan are detailed in the Specific Injury Cover Protection Benefit Sheet and Partners Life Journey Plan Policy Document available from your adviser. The availability of insurance cover is subject to your application being approved. Special conditions, exclusions and premium loadings may apply.

