



Southern Cross
Health Society

Critical Illness

Policy document

This Critical Illness plan can only be purchased if you have a Southern Cross health insurance policy

+ Many of your body's repair and restoration processes occur while you're sleeping, including muscle growth and tissue repair.

Welcome

to your Critical Illness plan

Thank you for choosing us to help you take care of your health. This policy document shows the benefits of your Critical Illness plan.



The Critical Illness plan

This Critical Illness plan can only be purchased if you have a Southern Cross health insurance policy. This means that you (and each of the dependants) must be and remain a Southern Cross member in order to purchase and retain the Critical Illness plan.

Financial strength rating

Southern Cross Medical Care Society (trading as Southern Cross Health Society) has an A+ (Strong) financial strength rating given by Standard & Poor's (Australia) Pty Limited.

The rating scale is:

AAA (Extremely Strong)	AA (Very Strong)	A (Strong)
BBB (Good)	BB (Marginal)	B (Weak)
CCC (Very Weak)	CC (Extremely Weak)	SD or D (Selective Default or Default)
R (Regulatory Action)	NR (Not Rated)	

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Full details of the rating scale are available at www.standardandpoors.com. Standard & Poor's is an approved rating agency under the Insurance (Prudential Supervision) Act 2010.

Please note that we may record and store telephone calls to and from **Southern Cross**. We do this to have a record of the information we receive and give over the telephone. This also helps us with quality assurance, continuous improvement and staff training. Your call will be handled in complete confidence, except to the extent we are authorised to discuss any aspect of your **policy**, any claim or health information relating to a claim or other information relating to your **policy** with other persons, as described in section 08 of this **policy** document.

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Your policy document

This document should be read in conjunction with your **Critical Illness Certificate** and any subsequent information we send to you regarding changes to this **policy** document or any of these related documents.

Terminology used in this policy document

When we have used **bold type** in this **policy** document, it means that the word has a special medical or legal meaning. We define some of these terms throughout the main body of this **policy** document, and the remaining terms are defined in section 09 of this **policy** document.

Throughout this **policy** document, when we refer to **we/our/us** we mean **Southern Cross** and when we

refer to **you/your** we mean the **policyholder** and any **dependant** listed on the **Critical Illness Certificate** (unless otherwise specified).

If you do not understand any aspect of your **policy**, please contact us and we can answer your query.

Changes to your policy

We may change or update the benefits, scope of cover, terms and conditions of your **policy** and premiums of this **policy** from time to time. If we make any such changes, we will notify you in writing (including on our website or by mail or email). The **policyholder** is responsible for advising **dependants** of any changes to

the **policy**. If you are not happy with any of the changes we wish to make, the **policyholder** can contact us within one month of the notification of changes to discuss alternatives or to cancel this **policy**. If the **policyholder** cancels this **policy**, cover will be provided until the date the **policy** is paid to.

Contents of this policy document

In the remainder of this introductory section **you/your** means the **policyholder**. Benefits under this **policy** are part of your entitlement as a member of **Southern Cross**.

The **policy** comprises:

- the **Critical Illness Certificate**;
- this **policy** document; and
- any amendment or variation made to them from time to time.

The **Critical Illness Certificate** details:

- the key dates in respect of your **policy**;
- the people covered under your **policy**;
- the **Critical Illness Maximum** applicable to the **policy**;
- your Critical Illness **policy** number;
- any specific **exclusions** from cover, for example any **Critical Illness Event(s)** (or parts thereof) excluded from cover applicable to the people covered under your **policy**; and
- any other information specific to your **policy**.

This **policy** document details:

- the terms and conditions of your Critical Illness **policy**, including limitations and **exclusions**;
- the process involved in making a claim;
- administration details relating to your **policy**; and
- additional information relevant to your **policy**.

Certain terms and conditions of your **policy** are set out in this **policy** document as easy-to-understand questions and answers. It is important that you read all of this **policy** document to ensure that you fully understand the terms and conditions of your **policy**.

Your Critical Illness policy

This Critical Illness **policy** can only be purchased if you have a **Southern Cross** health insurance policy. This means that you (and each of the **dependants**) must be and remain a **Southern Cross** member in order to purchase and retain the Critical Illness **policy**.

Cover under your Critical Illness **policy** will cease in the event that your **Southern Cross** health insurance policy is either cancelled or terminated.

At the time of application, you must select one of the available **Critical Illness Maximums** for your **policy**. The **Critical Illness Maximum** will apply for you and each of the **dependants** named on the **policy** and will be noted on your **Critical Illness Certificate**.

Existing medical conditions and commencement of cover

Is there cover for Critical Illness Events which relate to pre-existing conditions?

Critical Illness insurance is meant to provide cover for the **Critical Illness Events** that arise after the **policy** has been taken out. As a result, there is no cover under the **policy** for **Critical Illness Events** that relate to or are a consequence of a **pre-existing condition**.

When the **policyholder** completed the Application Form for this **policy**, the **policyholder** declared the conditions, signs and symptoms for which you had received treatment, or which you knew about before the date of the application. We assess the conditions, signs and symptoms disclosed in the application and make a decision whether to offer cover for the full range of **Critical Illness Events**, or as a consequence of the conditions, signs and symptoms disclosed in the Application Form, exclude certain **Critical Illness Events** or parts thereof from cover under your Critical Illness **policy**. The **Critical Illness Events** (and parts thereof) which we know of at the time of issuing the **Critical Illness Certificate** and for which we decline to cover will be set out on your **Critical Illness Certificate**. You will not have cover for the **Critical Illness Event(s) exclusion(s)** for the duration of your **policy**.

The **Critical Illness Event(s) exclusion(s)** listed on the **Critical Illness Certificate** are in addition to the standard **exclusions** noted in this **policy** document.

Declaration of pre-existing conditions

If you do not declare a health condition, sign, symptom or event which you know about, or ought reasonably to have been aware of on any application or upgrade, then we may decline cover for the relevant **Critical Illness Event** as this is considered to be a **pre-existing condition**. In these circumstances at the time we become aware of the condition, sign, symptom, or event, we will add the relevant **Critical Illness Event(s) exclusion(s)** to your **Critical Illness Certificate**.

In addition we may decline cover for a **Critical Illness Event** which has an underlying cause, or otherwise arises as a result of a symptom, sign or event which occurs less than three months after the **policy start date**.

Please note that regardless of whether you declare any conditions, signs or symptoms of any **pre-existing conditions** you may have on the Application Form, and whether you knew, or ought reasonably to have known, about any conditions, signs or symptoms you may have prior to the date your cover commences (or prior to the date a **dependant's** cover commences if added after the **policy start date**), any **Critical Illness Event** which arises as a result of such condition, sign or symptom will not be covered under the **policy**.

When does cover under the policy commence?

There is no cover under this **policy** for any **Critical Illness Event** which occurs less than three months after the **policy start date** or which has an underlying cause or otherwise arises as a result of a symptom, sign or event which occurs less than three months after the **policy start date**.

For **dependants** added to the **policy** after the **policy start date** this is no cover for any **Critical Illness Event** which occurs less than three months after the date they were added to the **policy** or which has an underlying cause or otherwise arises as a result of a symptom, sign or event which occurs less than three months after the date they were added to the **policy**.

When does cover cease under this policy?

The Critical Illness **policy** ceases for each individual at the earliest of:

- a) your **policy** cover ceasing (for example when the **policy** is terminated by either the **policyholder** or **Southern Cross**); or
- b) an individual **policyholder** or **dependant** being removed from the **policy**; or
- c) a claim being paid to the individual suffering the **Critical Illness Event**; or
- d) your **Southern Cross** health insurance policy being either cancelled or terminated.

Each person named on the **Critical Illness Certificate** can only claim for one **Critical Illness Event** per **lifetime**. Once a claim has been paid to the individual suffering the **Critical Illness Event**, the Critical Illness **policy** shall cease for that particular individual.

Please note that in the event that the **policyholder's** cover ceases prior to a **dependant's** cover ceasing, the **dependant** will subsequently become the **policyholder** and will be responsible for the Critical Illness **policy** (including payment of the premiums).

What happens to my cover at age 65?

The terms and conditions set out in this **policy** document apply to each individual named on the **Critical Illness Certificate** up until the **policy anniversary date** following the 65th birthday of any one of those individuals.

On the **policy anniversary date** following the 65th birthday of any named individual, the terms and conditions applying to that individual will change.

Specifically, on the **policy anniversary date** following an individual's 65th birthday, the eligible **Critical Illness Events** available to that individual are reduced to Loss of Independent Living as a direct result of an **accident** and Functional Loss as a direct result of an **accident** with a **Critical Illness Maximum** for each of \$20,000. However please be aware that the eligible **Critical Illness Events** for those over 65 and the **Critical Illness Maximums** may change from time to time. We will be in contact prior to the relevant **policy anniversary date** to remind you of this change and the benefits and level of cover that you may be eligible for.

Claiming process

To be eligible to claim under your **policy**, the premium payments must be up to date.

The **policyholder** or **dependant** seeking to claim must suffer the **Critical Illness Event** for the first time, and still be alive 14 days after the **Critical Illness Event** which is the subject of the claim. This period of 14 days will be increased by one day for every day that the eligible person is kept alive on a life support system.

The approval of a claim payment will only be made if all terms and conditions of the **policy** are met and a **confirmed diagnosis** of a specified **Critical Illness Event** has been made to our reasonable satisfaction. If a claim is approved, payment of the **Critical Illness Maximum** noted on the **Critical Illness Certificate** will be paid to the **policyholder** or a nominated **dependant**.

The **policyholder** makes the claim but can nominate the **dependant** having suffered the **Critical Illness Event** for payment.

To assist in processing please submit your claim within 12 months of the date of the **Critical Illness Event**.

Call us to discuss your eligibility to make a claim. You must provide us with a medical report, at your cost, in order to enable us to assess your claim.

Sometimes we may not be able to assess your claim from the Claim Form and medical report and we may need to contact you or the **health services provider** to clarify some details to enable us to assess the claim correctly.

In some circumstances we may need to ask a **health services provider** chosen by us, to advise us about the medical facts or examine you in relation to the claim. We will only do this when there is uncertainty as to cover under the **policy** or the nature or extent of the medical condition. This examination and advice will be at our expense. You must co-operate with the **health services provider** chosen by us, or we will not pay your claim.

If the **policyholder** has been overpaid on any claim, we may seek to recover the amount incorrectly paid out. If we are entitled to recover any money from you in relation to this **policy** at any time we can deduct the amount you owe us from any claim payment or other payment we make to you.

If any claim or other payment we are due to make to you by cheque or otherwise remains unclaimed for 2 years or more, such payment may be applied for the benefit of **Southern Cross**.

Critical Illness Events

CANCER

Diagnosis criteria

The presence of one or more malignant tumours which are to be characterised by the pathological (histological) confirmation of the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue for which major interventionist treatment or surgery is considered necessary. Included are sarcoma, Hodgkin's lymphoma, non-Hodgkin's lymphoma, malignant bone marrow disorders and leukaemia with the exception of chronic lymphocytic leukaemia which is at Binet stages A and B or Rai stages 0, I and II.

Exclusions

The following tumours are excluded:

- Tumours showing the malignant changes of carcinoma in situ (including Cervical dysplasia, CIN-1, CIN-2 and CIN-3) or which are histologically described as premalignant. Carcinoma in situ of the breast is covered if it results directly in the removal of the entire breast. This procedure must be performed to specifically arrest the spread of malignancy and be considered the appropriate and necessary treatment as recommended by an appropriate medical specialist.
- All skin cancers, including hyperkeratoses, basal cell carcinomas and squamous cell carcinomas, unless there is evidence of metastases.
- Malignant melanomas of 1.5mm or less maximum thickness as determined by histological examination using the Breslow method and less than Clark level 3 depth of invasion without ulceration.
- All tumours of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0.
- Papillary micro-carcinoma of the thyroid or bladder.
- Any tumours associated with Acquired Immune Deficiency Syndrome (AIDS) or HIV infection.
- Tumours treated by **endoscopic procedures** alone.
- Any cancer types noted on the **Critical Illness Certificate**.

CARDIAC

Diagnosis criteria

Either:

- (a) The first occurrence of open chest surgery to correct the narrowing or blockage of one or more coronary arteries with bypass grafts.
A **Cardiologist** must provide angiographic evidence of significant coronary artery obstruction and the procedure must be considered by **Southern Cross** to be **medically necessary**.
Angioplasty and all other intra-arterial, catheter based techniques or laser procedures are excluded; or
- (b) Myocardial Infarction (Heart Attack - the death of a portion of the heart muscle arising from inadequate blood supply to the relevant area).

A **Cardiologist** must certify that a Myocardial Infarction has occurred and this must be supported by the presence of:

- i. Clinical features consistent with Myocardial Infarction; and
- ii. Confirmatory new electrocardiogram (ECG) changes consistent with Myocardial Infarction; and
- iii. Progressive diagnostic elevation of cardiac enzyme or Troponins or other markers of cardiac injury consistent with Myocardial Infarction.

If criteria (i), (ii) and (iii), as set out above, are not genuinely available (or are deemed inconclusive by **Southern Cross**) then **Southern Cross** will consider other medical evidence which it deems satisfactory to support a diagnosis of Myocardial Infarction.

Exclusions

Lesser acute coronary syndromes including, but without limitation, unstable angina, acute coronary insufficiency and heart failure.

ORGAN FAILURE REQUIRING MAJOR ORGAN TRANSPLANT

Diagnosis criteria

Failure of a major organ resulting in the **medically necessary** receipt of a human to human organ transplant from a donor to the insured person of one or more of the following organs:

- Heart
- Liver
- Lung
- Kidney
- Pancreas
- Small bowel
- Transplantation of bone marrow

In the opinion of an appropriate **Medical Practitioner** the transplant must be required on medical grounds and must be the most appropriate treatment.

Exclusions

The transplant of all other organs, parts of organs or any other tissue or cell.

LOSS OF INDEPENDENT LIVING

Diagnosis is criteria

The insured person suffers a total and permanent inability to perform at least two out of five defined activities of daily living without the assistance of someone else. This inability to perform the activities of daily living must be total and irreversible and continue for at least six months. The inability must be as a result of neurological damage which is defined as abnormalities (acquired rather than inherited) of the nervous system producing certain symptoms and resulting in functional disorders. Payment will not be made if the loss of independent living is the result of a cerebro-vascular episode or event or directly caused by alcohol dependence or abuse or related to the abuse of illegal drugs or misuse of prescription medication regardless of source.

An “activity of daily living” means the ability to:

- eat and drink; or
- use a toilet for normal personal hygiene; or
- bathe or shower; or
- dress and undress (including grooming and fitting of artificial limbs); or
- move to, from and within a bed, chair or wheelchair; or move from place to place by walking, using a wheelchair or with the help of a walking aid

FUNCTIONAL LOSS

Diagnosis criteria

Paralysis involving injury to or disease of the spinal cord or brain resulting in the permanent and total loss of function of any two or more limbs.

Examples of paralysis are:

- Hemiplegia: the permanent and total loss of function of one side of the body as a result of injury or disease of the spinal cord or brain.
- Diplegia: the permanent and total loss of function of both sides of the body as a result of injury or disease of the spinal cord or brain.
- Paraplegia: the permanent and total loss of function of both legs as a result of injury to or disease of the spinal cord or brain.
- Quadriplegia: the permanent and total loss of function of both arms and both legs as a result of injury to or disease of the spinal cord or brain.
- Tetraplegia: the permanent and total loss of function of both arms and both legs and loss of head movement as a result of injury to or disease of the spinal cord or brain.

STROKE

Diagnosis criteria

The suffering of a stroke which is defined as a cerebro-vascular episode or event (including intracranial or subarachnoid haemorrhage, thrombosis or embolisation) which lasts for more than 24 hours and resulting in permanent neurological deficit with persistent clinical symptoms (meaning symptoms of dysfunction in the nervous systems that are present on clinical examination and expected to last for the duration of the individual’s life). This requires clear evidence of infarction of the brain tissue by a cerebral CT scan; or an angiogram; or an MRI or PET; or other reliable imaging technique approved by **Southern Cross**.

Exclusions

Reversible ischaemic neurological deficits, major head injuries, cerebral symptoms due to transient ischaemic attacks, migraine, accident, infection, cerebral injury resulting from trauma or hypoxia, and vascular disease affecting the eye or optic nerve vestibular functions.

GENERAL EXCLUSIONS

There is no cover for any **Critical Illness Event** which has as an underlying cause, or is otherwise incurred in relation to, or as a consequence of, any of the following:

- **Pre-existing conditions**, including, but not limited to, those **Critical Illness Events** specifically excluded on your **Critical Illness Certificate**;
- Suicide or self-inflicted illness or injury;
- Injury, illness, condition or disability arising from, or caused or contributed to by, substance abuse, intoxication or drug taking whether prescribed or recreational;
- **Congenital conditions**;
- HIV, HIV disorders including AIDS, and any medical conditions that arise in any way from HIV infection;
- Any health condition, symptom, sign or event which arises less than three months after the **policy start date**, or, in the case of **dependants** added to the **policy** after the **policy start date**, a health condition, symptom, sign or event arising less than three months after the date they were added to the **policy**;
- Injury or disability suffered as a result of war or any act of war, declared or undeclared, or of active duty in the military, naval or air forces of any country or international authority, or as a direct or indirect result of terrorism;
- Nuclear contamination.

Administrative information

In this section, when we say you/your we refer to the **policyholder**. This **policy** commences on the **policy start date** and is renewed annually on the **policy anniversary date**. Cover commences as set out in Section 02. The **policy anniversary date** is the same for all persons listed on the **Critical Illness Certificate** as covered by the **policy** regardless of the date each person joined the **policy**. If you change in any way the frequency or the manner in which you pay your premiums under the **policy**, then the **policy year** will be reset to start on the date of such change and the **policy anniversary date** will be the anniversary of the date of the change.

Where will Southern Cross send communications about my policy?

Unless otherwise advised, we will send every notice or other communication required to be sent by **Southern Cross** relating to you, this **policy**, or any **dependant** covered by the **policy** to the **policyholder** at his or her last known address and such notice shall be considered to have been delivered 3 days after having been posted. Please note that in the event that the **policyholder's** cover ceases prior to the **dependant's** cover ceasing, the **dependant** will subsequently become the **policyholder** and receive every notice or other communication required to be sent by **Southern Cross** relating to the **policy**, or any **dependent** covered by the **policy**.

The **policyholder** must immediately notify **Southern Cross** of any change of postal, residential or email address.

When can I add dependants on my policy?

You can add **dependants** on to the **policy** at any time. You will need to complete an Application for the **dependant** being added with details of their medical history. We will then assess their medical history to determine whether we will cover the full range of **Critical Illness Events**, or as a consequence of the conditions, signs and symptoms disclosed in the Application, exclude certain **Critical Illness Events** from cover.

Premiums for **dependants** added will be charged from the date of the addition of the **dependant** as part of your normal billing cycle. You are responsible for payment of premiums in respect of any **dependant** added to the **policy**. The **policyholder** is responsible for advising **dependants** of any changes to **policy** terms.

How do I remove dependants from my policy?

The removal of a **dependant** can take place at any time by notifying us in writing (email, post or via the website) or by calling **Southern Cross**. It is the **policyholder's** responsibility to remove **dependants** from the **policy** where the circumstances change so that the **policyholder** no longer requires the **dependant** to be covered by the **policy** (for example, following a marital separation or a death).

If a **dependant** is removed from the **policy** and subsequently added back on, the **policyholder** will have to complete a new Application with details of their medical history. The **dependant** will not have cover for any **Critical Illness Events** which relate to **pre-existing conditions** existing prior to the date of the new Application and no cover for the period of three months after being added back on to the **policy**.

Can I change my Critical Illness Maximum?

Yes, but increasing or decreasing your **Critical Illness Maximum** can affect your coverage for **Critical Illness Events** and your premium. In particular you should note:

- Any **Critical Illness Event exclusions** (as set out in your **Critical Illness Certificate**) affecting you or any **dependant** covered by the **policy** prior to any increase or decrease will remain;
- If you increase your **Critical Illness Maximum**:
 - your new **Critical Illness Maximum** will only apply three months after the date of the increase; and
 - your previous **Critical Illness Maximum** will continue to apply for any **Critical Illness Event** that developed before the date of the increase.

To change your **Critical Illness Maximum** you will need to complete an application form and return it to us. The new **Critical Illness Maximum** will apply to each of the members covered by the **policy** and will be noted on your amended **Critical Illness Certificate**.

What happens to my policy if I give Southern Cross incomplete, false or misleading information?

For non-disclosure or misrepresentation of a **pre-existing condition** we will exclude such **Critical Illness Events** (or part thereof) that relate to or are a consequence of such **pre-existing conditions** and these will be added to your **Critical Illness Certificate** and we may decline any related claim.

For any other non-disclosure, misrepresentation or fraudulent behaviour we may cancel this **policy** and/or take legal action against you and/or your **dependant** (as applicable).

How do I cancel my policy?

If you are not satisfied with the **policy** during the first 14 days after the date you have received this **policy** document and your **Critical Illness Certificate**, you can cancel the **policy** and we will provide a full refund of all premiums paid. If you wish to cancel the **policy** within the 14 day period please contact us.

You can cancel your **policy** at any other time but if you do so you will not be entitled to a refund of any premium already paid to us and you will remain liable for any premium amount due up to the date the cancellation takes effect. Cover will be provided until the date the **policy** is paid to.

Nothing in this **policy** limits or affects any rights you or any **dependant** may have under the Consumer Guarantees Act 1993.

What happens if I do not pay my premium?

If you don't pay premiums for three months or more, we will cancel your **policy**.

Your regulatory protection

PRIVACY STATEMENT

Privacy of information relating to you is governed by the Privacy Act and in relation to health information, by the Health Information Privacy Code.

How may Southern Cross use your information?

You authorise us to use information about you for the following purposes:

- to consider your eligibility for cover under the **policy**;
- to consider the specific terms applying to the **policy** (including the exclusion of any **Critical Illness Event** which relates to a **pre-existing condition**);
- to administer the **policy** and your membership with the Society including general meetings;
- to consider whether any **Critical Illness Event** is eligible for cover under the **policy**;
- to contact you from time to time, including within a reasonable time of you ceasing to be covered by the **policy**, with information about products and services relating to us, other 'Southern Cross' branded businesses, and our business partners;
- to compare with information about you held by our business partners, so we can provide you with information about relevant products and services relating to us or our business partners;
- to process, investigate and review any claims made and or paid (including historical claims);
- to prevent, detect and investigate any fraud or where in our reasonable opinion we suspect any fraud; and
- to comply with laws and regulations.

Who may Southern Cross collect your information from?

You authorise us to collect information about you for the above purposes, directly from you, or from:

- the **policyholder** (e.g. directly from the **policyholder** via the application form and claim form);
- the husband / wife or partner of the **policyholder** (provided they are covered by the **policy**);
- your **Southern Cross** health insurance policy or a previous **Southern Cross** health insurance or Critical Illness policy (including previous application(s), Membership Certificate(s) and or claims);

- **health services providers** and medical authorities (including ACC and Ministry of Health);
- 'Southern Cross' branded businesses and our business partners;
- the adviser associated with the **policy**; and
- any other third party authorised by the **policyholder** or **adult dependant**.

You also authorise the disclosure of such information by such parties for any of the above purposes.

Who may Southern Cross disclose your information to?

You authorise us to disclose information about you for the above purposes, directly to you, or to:

- the **policyholder**;
- the husband / wife or partner of the **policyholder** (provided they are covered by the **policy**);
- relevant **health services providers** and medical authorities;
- any third party authorised by the **policyholder** or **adult dependant**;
- the adviser associated with the **policy** (including disclosure of health information);
- other 'Southern Cross' branded businesses and our business partners (including the underwriter of the **policy**); and
- any other party as required by law.

All communications from us relating to you, whether or not you are the **policyholder**, will be sent to the **policyholder**. This means that your personal and health information will always be disclosed to the **policyholder** and you authorise this disclosure.

Is your information secure?

We endeavour to protect your information from loss, unauthorised access, modification or disclosure and or misuse in accordance with the Privacy Act and Health Information Privacy Code. Please note we may also record calls for training and audit purposes and for dispute resolution.

How can you access and correct your information?

You are entitled to have access to and request correction of any of your personal information or health information held by us. Please contact us on 0800 800 181.

We endeavour to ensure that the information we collect, store, use or disclose is accurate, complete and up to date. Prompt notification of any changes to your contact details will help us to do this.

From time to time **Southern Cross** may send you marketing and other information electronically such as by email or text message. If you have provided your email address or mobile phone number we take this as your implied consent to us doing this. If you wish to withdraw your consent at any time please contact us.

If you do not provide us with your information, what then?

If the information provided to us is not accurate or complete we may not be able to process the application or claim, or it may result in us not being able to provide you with cover until such information is provided. The consequences of providing incomplete, false or misleading information are set out in your **policy** document.

Need more information?

If you have any queries about the privacy of information held by us and or our Privacy Statement, please contact our Privacy Officer via 0800 800 181.

Your information is collected and held by Southern Cross Medical Care Society, Level 1, Ernst & Young Building, 2 Takutai Square, Auckland 1010.

FINANCIAL ADVICE

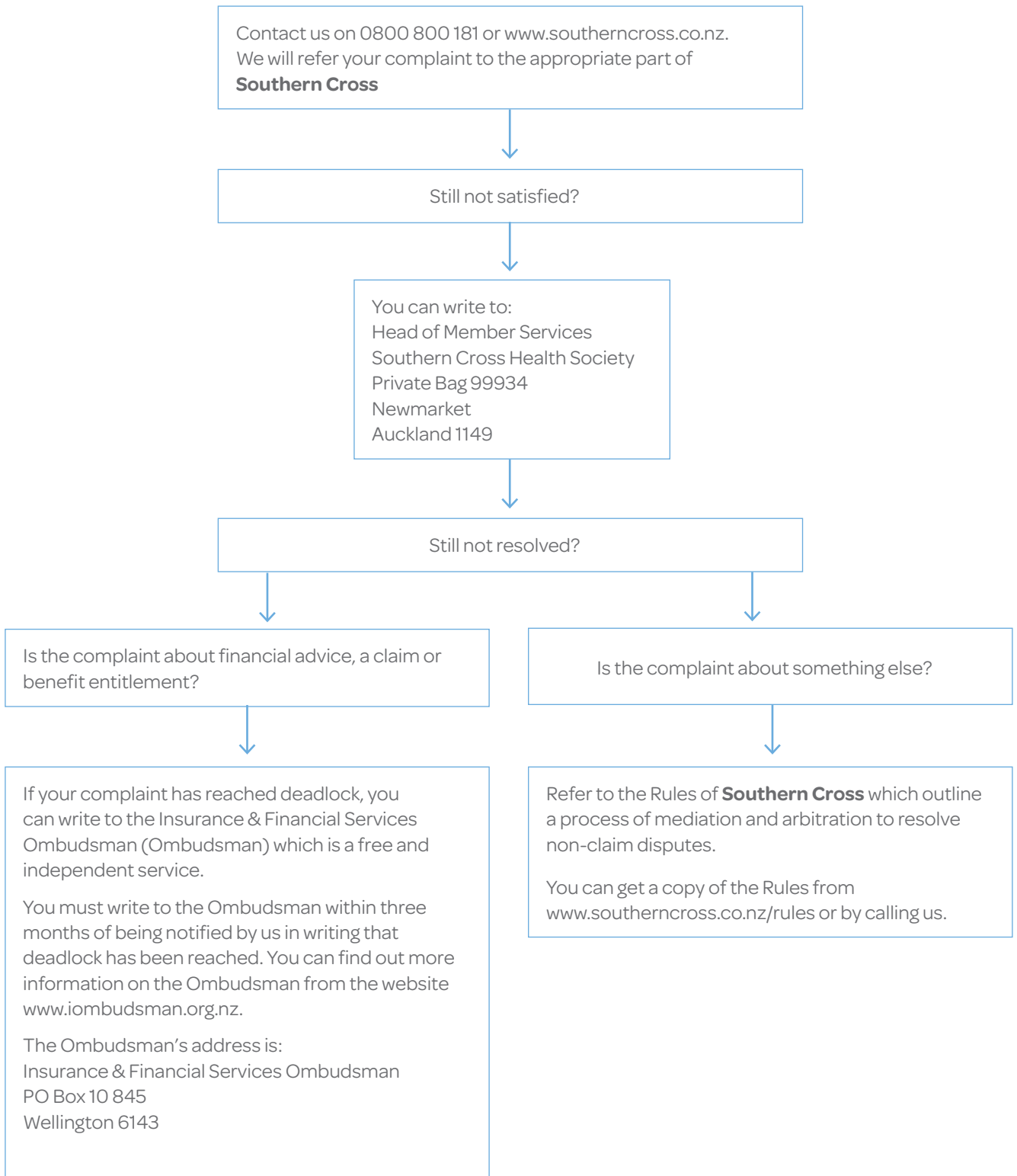
Southern Cross is a Qualifying Financial Entity (QFE). We take responsibility for any financial advice our staff and advisers provide on the **Southern Cross** range of health insurance products. We are licensed and regulated by the Financial Markets Authority for that financial advice. For more information and a copy of our disclosure statement please visit www.southerncross.co.nz/disclosure-statement.

INDUSTRY ORGANISATIONS

Southern Cross is registered as a Friendly Society and is a member of the Health Funds Association of New Zealand, the Insurance & Financial Services Ombudsman scheme and the International Federation of Health Plans. We are bound by any industry code issued by the Health Funds Association of New Zealand.

COMPLAINTS PROCEDURE

If you are unhappy with our service or our treatment of your **policy** or claim you can follow the process outlined below.



Glossary of terms

For explanations of medical terminology please look at the Medical Terms Glossary at www.southerncross.co.nz/society or contact us.

Some terms used in this **policy** document have been explained as they arose. Other terms are defined below:

Accident means an accident as defined in the Accident Compensation Act 2001 (or its successor).

Adult means a person 21 years of age and over.

Cardiologist means a **Medical Practitioner** vocationally registered in Internal Medicine with a Cardiology specialisation.

Child means a person over 16 and under 21 years of age.

Confirmed diagnosis means in relation to the **Critical Illness Event** that a diagnosis of the medical condition has been made which is consistent with the diagnosis criteria described in section 06 of this **policy** document for a **Critical Illness Event** for the first time by the insured. The **policyholder** must submit evidence of the diagnosis made by a **Medical Practitioner** as appropriate to the medical condition. In the event of any dispute **Southern Cross** will determine, acting reasonably, whether the definition of confirmed diagnosis has been met.

Congenital condition(s) means congenital anomalies or defects which are present at birth and for which the **policyholder** or **dependant** had either:

- signs or symptoms of the condition prior to joining **Southern Cross**, or
- signs or symptoms of the condition within 3 months of birth, as reasonably determined by **Southern Cross**.

Critical Illness Event means a **confirmed diagnosis** of cancer, eligible cardiac condition, organ failure requiring major organ transplant, loss of independent living, functional loss or stroke as defined in section 06 of this **policy** document.

Critical Illness Certificate means the certificate we issue to the **policyholder** from time to time which details the key dates in respect of the **policy**, the people covered, the **Critical Illness Maximum** selected at the time of application, the **policyholder's** **Critical Illness policy** number, any specific **Critical Illness Event exclusions** applicable to the people covered under the **policy** known to **Southern Cross** at the date of issue of the certificate, and any other information specific to the **policy**.

Critical Illness Maximum means the level of cover selected by the **policyholder** at the time of application, upgrade of cover or downgrade of cover. This maximum will apply to each person named on the **policy** and will be noted on the **Critical Illness Certificate**.

Dependant means the husband/wife or partner (including any former husband/wife or partner) of the **policyholder** and any **child** or any **adult** dependant (including any stepchildren or adopted children) of the **policyholder** (or the **policyholder's** husband/wife or partner) who are listed on the **Critical Illness Certificate**.

Endoscopic procedure means a procedure performed using a surgical instrument that has been introduced into the body through a natural opening, for example the mouth.

Exclusion(s) means conditions, treatments or situations that are not covered by this **policy**, as specified in this **policy** document and any **Critical Illness Events** or parts thereof specifically excluded on the **Critical Illness Certificate**.

Health services provider means a **Medical Practitioner** or registered practising member of certain professions allied to medicine.

Lifetime means the duration of a **policyholder** or **dependant's** relationship with **Southern Cross** whether or not continuous.

Medically necessary means that in the reasonable opinion of **Southern Cross** the treatment of the health condition involved is appropriate and essential based on recognised standards of the healthcare speciality involved.

Medical Practitioner means a medical practitioner who has a current practising certificate, is practising in accordance with any restrictions placed on them by the Medical Council of New Zealand (MCNZ), is in private practice; and

- has vocational registration with the MCNZ applicable to the relevant **healthcare service**; or
- has provisional vocational registration with the MCNZ and is under the supervision of a vocationally registered medical practitioner in the field or speciality applicable to the relevant **healthcare service**; or
- holds a special purpose (locum tenens) scope of practise with the MCNZ and is under the supervision of a vocationally registered medical practitioner in the field or speciality applicable to the relevant **healthcare service**; or
- has general or provisional general registration and is practising in general practice.

Policy means the contract between **Southern Cross** and the **policyholder**. The **policy** comprises the **Critical Illness Certificate**, this **policy** document and any amendment or variation made to them from time to time.

Policyholder means the person in whose name the **policy** is issued and who is responsible for the payment of premiums and to whom claims relating to the policyholder and any **dependants** are usually paid.

Policy anniversary date means the date specified in the **Critical Illness Certificate** and each anniversary of the **policy start date**, and is the date from which your **policy** will be renewed for the following year.

Policy start date means the date your **policy** commences as shown on your **Critical Illness Certificate**.

Policy year means in relation to the first year of the **policy** the period from the **policy start date** to the first **policy anniversary date** and thereafter means the period from one **policy anniversary date** to the next.

Pre-existing condition means any health condition occurring or existing, or any health condition which relates to a sign, symptom or event occurring or existing:

- (a) in relation to the **policyholder** and each **dependant** named in the Application Form, before the **policy start date**; and
 - (b) in relation to any **dependant** added to the **policy** after the **policy start date**, before the date the relevant **dependant** was added to the **policy**;
- where the **policyholder** or the **dependant** was aware, or ought reasonably to have been aware, of the health condition, sign, symptom or event.

Southern Cross means Southern Cross Medical Care Society trading as Southern Cross Health Society, having its registered office at Level 1, Ernst & Young Building, 2 Takutai Square, Auckland 1010.

We/us/our means **Southern Cross**.

You/your means the **policyholder** and any **dependant** named on the **Critical Illness Certificate** (unless otherwise specified).

Visit our website

www.southerncross.co.nz/society

or call us on

0800 800 181

Southern Cross Medical Care Society

Level 1, Ernst & Young Building

2 Takutai Square, Auckland 1010

Private Bag 99934, Newmarket, Auckland 1149