A handful of sunflower seeds could be the perfect snack. They’re full of healthy oils, fibre, minerals, vitamins and phytochemicals.
Welcome to your Cancer Assist plan

Thank you for choosing this additional cancer cover. This policy document shows the benefits of Cancer Assist.

This policy document should be read with your Cancer Assist Certificate and any subsequent information we send regarding changes to Cancer Assist.

Understanding Cancer Assist

When we have used bold type in this policy document, it means that the word has a special medical or legal meaning. Some terms are defined in the main body of this document and the remaining are in the Glossary of terms.

We may change or update benefits, terms and conditions and premiums for Cancer Assist from time to time. If we make these types of changes, we will notify you.

Contents

2 01 Cancer Assist - financial support when you need it most

4 02 Other terms and conditions

6 03 Claiming process

7 04 Your regulatory protection

8 05 Financial advice

10 06 Glossary of terms

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 04 of this policy document.
Cancer Assist – financial support when you need it most

Cancer Assist is designed to provide you with financial support should you have a confirmed cancer diagnosis. You can use your one-off payment for whatever you need to help you and to complement the cancer treatment covered under your Southern Cross health insurance policy.

WHAT IS COVERED

We will pay you the applicable Cancer Assist Maximum selected if:

• you have a confirmed cancer diagnosis;
• the cancer is not excluded by the exclusions, including, but not limited to those cancers specifically listed on your Cancer Assist Certificate;
• you are still alive 14 days after your confirmed cancer diagnosis. This period of 14 days will be increased by 1 day for every day you are kept alive on a life support system;
• the confirmed cancer diagnosis (or related health condition, symptom, sign or event) first occurs at least 3 months after your policy start date or the date you increase your Cancer Assist Maximum;
• your Southern Cross health insurance policy and Cancer Assist policy are active and premiums are up to date; and
• all terms and conditions of the policy are met.

DIAGNOSIS CRITERIA

A confirmed cancer diagnosis means:

• the presence of one or more malignant tumours which are 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 as confirmed by a Medical Practitioner. Included are Hodgkin’s lymphoma, non-Hodgkin’s lymphoma, malignant bone marrow disorders and leukaemia.

WHAT ISN’T COVERED

The following do not meet the confirmed cancer diagnosis criteria and are excluded from cover:

• tumours histologically described as carcinoma in situ, cervical dysplasia, CIN-1, CIN-2 or CIN-3, or described as premalignant;
• chronic lymphocytic leukaemia which is at Binet stages A or B, or Rai stages 0, I or II;
• all skin cancers including 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 cancer which occurs less than 3 months after the policy start date.
EXCLUSIONS

We may exclude cover for any cancer or tumour which occurs in relation to or as a consequence of:

- a pre-existing condition;
- a family history of cancer (relating to bowel and/or breast and/or ovarian cancers); or
- a genetic predisposition for cancer, including but not limited to those cancers specifically listed on your Cancer Assist Certificate.

In addition, there is no cover for any cancer which has as an underlying cause, or is otherwise incurred in relation to, or as a consequence of, any of the following:

- a symptom, sign or event which occurs less than 3 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 3 months after the date they were added to the policy;
- self-inflicted illness or injury, arising from, or caused or contributed to by, substance abuse, intoxication or drug taking whether prescribed or recreational;
- chemical warfare or nuclear contamination;
- congenital condition(s).

HOW WE DETERMINE YOUR COVER

When the policyholder completed the Application Form for this policy, the policyholder declared:

a) the conditions, signs and symptoms for which you had received treatment, or which you knew about before the date of the application; and

b) any family history of cancer and/or genetic predisposition for cancer which you knew about before the date of the application.

We assess the information disclosed in the application and make a decision whether to offer cover for any cancer that arises as a consequence of the information disclosed or to exclude certain cancers from cover under this Cancer Assist policy.

Any cancer(s) which relates to a pre-existing condition, family history of cancer or genetic predisposition for cancer and for which we decline to cover will be set out on your Cancer Assist Certificate. You will not have cover for these exclusion(s) for the duration of your policy unless otherwise agreed. You can request a review of your exclusion(s) after 5 years’ continuous cover on your Cancer Assist policy.

The exclusion(s) listed on your Cancer Assist Certificate are in addition to the other exclusions noted in this policy document.

If you do not declare:

 a) a pre-existing condition; and/or
 b) any family history of cancer; and/or
 c) genetic predisposition for cancer,

which you know about, or ought reasonably to have been aware of, on any application or upgrade then we may decline cover for any cancer that arises as a consequence.

In these circumstances, at the time we become aware we will add the relevant exclusion(s) to your Cancer Assist Certificate.
Other terms and conditions

This Cancer Assist policy can only be held if you have a Southern Cross health insurance policy (excluding HealthEssentials).

When does your policy start?
This policy starts on the policy start date and is renewed annually on the policy anniversary date. The policy anniversary date is the same for everyone listed on the Cancer Assist Certificate as covered by the policy regardless of the date each person joined the policy.

When does cover start?
There is no cover under this policy for any cancer which occurs less than 3 months after the policy start date or which has, as an underlying cause or otherwise arises as a result of a symptom, sign or event which occurs less than 3 months after the policy start date.

For dependants added to the policy after the policy start date there is no cover for any cancer which occurs less than 3 months after the date they were added to the policy or which has, as an underlying cause or otherwise arises as a result of a symptom, sign or event which occurs less than 3 months after the date they were added to the policy.

When does cover end under this policy?
Cover under this Cancer Assist policy ends:

- for everyone on the Cancer Assist Certificate, when the policy is cancelled or terminated by either the policyholder or Southern Cross
- for a dependant, on their removal from the policy
- for the policyholder or a dependant, when a claim is paid to them under the policy, or
- if your Southern Cross health insurance is cancelled or terminated.

Can I claim under this policy more than once?
No, each person can only claim once under this policy. Once a claim has been paid to a person under this policy, cover under this policy ends for that person.

Can I be on more than one Cancer Assist policy at the same time?
No, each person can only have cover under one Cancer Assist policy at the same time.

Can I have a Cancer Assist and Critical Illness policy at the same time?
No, each person can only have cover under one of these policies at the same time.

What happens when I turn 65 years old?
On the policy anniversary date following an individual's 65th birthday their Cancer Assist Maximum will be automatically reduced to $20,000.

What happens if you make changes to my policy?
We may change or update the benefits, scope of cover, terms and conditions and premiums for this policy. If we do so, we will notify the policyholder in writing (including on our website or by email). The policyholder is responsible for advising dependants of any changes to the policy. If you are not happy with any of the changes, the policyholder can contact us within 1 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.

Where will Southern Cross send communications about my policy?
All policyholders registered for My Southern Cross will receive the majority of communications electronically, unless they choose otherwise, and will be notified of the availability of these communications by email. For communications received electronically via My Southern Cross, notice shall be considered to be delivered on the day the email notification is sent. If the policyholder is not registered for My Southern Cross, unless the policyholder tells us otherwise, or unless the policyholder can no longer be contacted at the policyholder's last known address, we will send every notice or other communication required to be sent by Southern Cross relating to the policyholder, this policy, or any dependant, to the policyholder at the last known address and such notice shall be considered to have been delivered 3 days after having been posted.

The policyholder must immediately notify Southern Cross of any change of postal, residential or email address or update these details in My Southern Cross. Where the policyholder can no longer be contacted at the last known address and has not provided Southern Cross with an up to date address, we will cease to send notices or other communications to the policyholder at that address until they notify us of an up to date address. In these circumstances,
the policyholder acknowledges and agrees that Southern Cross will be deemed to have satisfied its requirements regarding the sending of these notices or communications.

Can I add dependants?
Yes, the policyholder can add dependants on to the policy at any time, excluding children aged 21 years or over. The policyholder will need to complete an application for the dependant being added with details of their medical history. We will then determine whether certain cancer(s) will be excluded from cover as a result of the information provided in the application. Cover starts on the date the dependant was added to your policy.

Premiums for dependants will be charged from the date of their addition as part of your normal billing cycle. The policyholder is responsible for payment of premiums for everyone named on the Cancer Assist Certificate.

For dependants added to the policy after the policy start date there is no cover for any cancer which occurs less than 3 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 3 months after the date they were added to the policy.

Can my adult children stay on my policy?
Yes, adult children will automatically remain on your policy unless you specifically request us to remove them. If you wish to remove them from your policy, and they would like to continue cover with Southern Cross, they should apply for their own Cancer Assist policy.

If they apply for the same level of cover as they had under your Cancer Assist policy or a lower level of cover, and they apply within 1 month of being removed from your Cancer Assist policy, they will not need to complete a new medical declaration.

How do I remove dependants from my policy?
The policyholder can remove a dependant at any time by notifying us in writing (email, post or via our website) or by calling Southern Cross. It is the policyholder’s responsibility to remove dependants from the policy.

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 the dependant’s medical history. The dependant will not have cover for any cancer which relates to a pre-existing condition existing prior to the date of the new application and will not have cover for any cancer which occurs up to 3 months after being added back on to the policy.

Can I change my Cancer Assist Maximum?
Yes, but increasing or decreasing your Cancer Assist Maximum can affect your cover and your premium. In particular you should note:

- any exclusions (as set out in your Cancer Assist Certificate) affecting you or any dependant covered by the policy prior to any increase or decrease will remain.

If you increase your Cancer Assist Maximum:
- your new Cancer Assist Maximum will only apply from 3 months after the date of the increase; and
- your previous Cancer Assist Maximum will continue to apply for any cancer that developed before the date of the increase.

If you decrease your Cancer Assist Maximum:
- your new Cancer Assist Maximum will apply immediately from the date of the decrease; and
- your new Cancer Assist Maximum will apply for any cancer that developed before the date of the decrease.

To change your Cancer Assist Maximum you will need to complete and submit an application. The new Cancer Assist Maximum will apply to everyone covered by the policy (if entitled) and will be noted on your amended Cancer Assist Certificate.

What happens if I give Southern Cross incomplete, false or misleading information?
For non-disclosure or misrepresentation of a pre-existing condition, a family history of cancer or a genetic predisposition for cancer we will exclude the cancer that relates to or occurs as a consequence of these and will add them to your Cancer Assist Certificate and we may decline any related claim.

We may cancel this policy for any other non-disclosure, misrepresentation, fraud or material breach of the terms of this policy by you and/or your dependants and/or we may take legal action against you and/or your dependants (as applicable).
Claiming process

How can I make a claim under my policy?

To be eligible to claim, your premium payments must be up to date and the policyholder or dependant seeking to claim must have the confirmed cancer diagnosis for the first time, and still be alive 14 days after. This period of 14 days will be increased by 1 day for every day that the eligible person is kept alive on a life support system.

Approval of a claim will only be made if all terms and conditions of the policy are met and a confirmed cancer diagnosis has been made to our reasonable satisfaction. In the event of any dispute we will determine, acting reasonably, whether the requirements of a confirmed cancer diagnosis have been met. If a claim is approved, payment of the Cancer Assist Maximum will be made to the policyholder or the dependant who suffered the cancer if so elected by the policyholder.

Please submit your claim within 12 months of the date of the confirmed cancer diagnosis. You must provide us with a medical report, at your cost, so we can 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 your medical practitioner.

In some circumstances we may need to ask a medical practitioner chosen by us to advise us about the medical facts or examine you in relation to the claim. We will only do this when we need to confirm cover under this policy. This examination and advice will be at our expense. You must co-operate with the medical practitioner 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 remains unclaimed for 2 years or more, such payment may be applied for the benefit of Southern Cross.

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 Cancer Assist 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 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 of the cancellation. 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 do not pay premiums for 3 months or more, we will cancel your policy.
Your regulatory protection

CANCER ASSIST PRIVACY STATEMENT

As a member of Southern Cross, your privacy is very important to us. We value the trust you place in us to handle your personal and health information in the right way. Our Member Privacy Statement sets out how we will do this, in accordance with the Privacy Act 1993 and the Health Information Privacy Code 1994. The Member Privacy Statement can be found on our website at www.southerncross.co.nz/privacy and in your Southern Cross health insurance policy document.

For the purposes of your Cancer Assist policy, the Member Privacy Statement applies and when it references the word ‘policy’ in the Member Privacy Statement it means the contract between Southern Cross and the policyholder in relation to Cancer Assist.

In addition, for the purposes of your Cancer Assist policy, the following also applies to how we will handle your personal and health information:

**How may Southern Cross use your information?**

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

- to consider the specific terms applying to the policy (including the exclusion of any cancer which occurs in relation to or as a consequence of a pre-existing condition, a family history of cancer or a genetic predisposition for cancer)
- to consider whether any claim is eligible for cover under the policy.

**Who may Southern Cross collect your information from?**

You authorise us to collect information about you for the purposes set out in the Member Privacy Statement as well as the above additional purposes from:

- your Southern Cross health insurance policy or a previous Southern Cross health insurance policy or Critical Illness policy or Cancer Assist policy (including previous application(s), Membership Certificate(s), Cancer Assist Certificate(s), Critical Illness Certificate(s) and/or claims)
- the adviser associated with this Cancer Assist policy or any advisers associated with any of your previous or current Southern Cross policies.

You also authorise the disclosure of such information by such parties for any of the purposes set out in the Member Privacy Statement as well as the above additional purposes.

**Who may Southern Cross disclose your information to?**

You authorise us to disclose information about you for the purposes set out in the Member Privacy Statement as well as the above additional purposes to:

- the adviser associated with this Cancer Assist policy or any advisers associated with any of your previous or current Southern Cross policies.

**Need more information?**

If you have any queries about how we handle your personal and health information please contact us.

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

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:

<table>
<thead>
<tr>
<th>AAA (Extremely Strong)</th>
<th>AA (Very Strong)</th>
<th>A (Strong)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BB (Good)</td>
<td>BB (Marginal)</td>
<td>B (Weak)</td>
</tr>
<tr>
<td>CCC (Very Weak)</td>
<td>CC (Extremely Weak)</td>
<td>SD or D (Selective Default or Default)</td>
</tr>
<tr>
<td>R (Regulatory Action)</td>
<td>NR (Not Rated)</td>
<td></td>
</tr>
</tbody>
</table>

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.
COMPLAINTS PROCEDURE

If you are unhappy with our service, our treatment of your policy or your membership of Southern Cross, you can follow the process outlined below.

Is your complaint about financial advice, a claim or benefit entitlement?

Contact us on 0800 800 181 or southerncross.co.nz/society. We will refer your complaint to the appropriate part of Southern Cross.

Still not satisfied?
You can write to:
Head of Member Services
Southern Cross Health Society
Private Bag 99934
Newmarket
Auckland 1149

Still not resolved?
Your complaint has reached deadlock.

Is your complaint about our decision to cancel your policy? Your complaint is deemed to be 'deadlocked'.

You can write to the Insurance & Financial Services Ombudsman (Ombudsman) which is a free and independent service.

You must write to the Ombudsman within 3 months of being notified by us in writing that deadlock has been reached. You can find out more information on the Ombudsman at ifso.nz.

The Ombudsman’s address is:
Insurance & Financial Services Ombudsman
PO Box 10 845
Wellington 6143

Is your complaint about your membership of Southern Cross?

Refer to the Rules of Southern Cross which outline a process to resolve membership disputes. You can get a copy of the Rules from southerncross.co.nz/rules or by calling us.
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 in the previous pages. Other terms are defined below:

**Adult** means a person 21 years of age and over.

**Cancer Assist 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 Cancer Assist Maximum, the policyholder’s Cancer Assist policy number, any 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.

**Cancer Assist Maximum** means the level of cover selected by the policyholder at the time of application, upgrade or downgrade of cover. This maximum will apply to each person named on the policy (except for a person whose Cancer Assist Maximum has reduced to $20,000 due to reaching the policy anniversary date following their 65th birthday) and will be noted on the Cancer Assist Certificate.

**Child/children** means a person/people under 21 years of age.

**Confirmed cancer diagnosis** means a diagnosis of cancer has been made which meets the diagnosis criteria section of this policy document. You must submit evidence of the diagnosis made by a medical practitioner as appropriate to the medical condition.

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

a) signs or symptoms of the condition prior to purchasing this policy, or

b) signs or symptoms of the condition within 3 months of birth, as reasonably determined by Southern Cross.

**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 is listed on the Cancer Assist Certificate.

**Exclusion(s)** means those cancer or tumour types or other conditions that are not covered by this policy, as specified in this policy document, including (without limitation) any cancer(s) specifically excluded on the Cancer Assist Certificate.

**Family history of cancer** means where the policyholder or dependant has two or more natural parents or siblings (living or dead) that have been diagnosed with bowel and/or breast and/or ovarian cancer before the age of 55 years in relation to:

a) the policyholder and each dependant named in the application, before the policy start date; and

b) 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.

**Genetic predisposition for cancer** means where the policyholder or dependant has undertaken a predictive genetic test for cancer and obtained a positive result indicating a genetic predisposition for developing cancer in relation to:

a) the policyholder and each dependant named in the application, before the policy start date; and

b) 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.

**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) and whose scope of practise is relevant to the diagnosed cancer.

**Policy** means the contract between Southern Cross and the policyholder. The policy is made up of the Cancer Assist 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 Cancer Assist 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 Cancer Assist Certificate.

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

a) the policyholder and each dependant named in the application, before the policy start date; and

b) 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 cancer, 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 Cancer Assist Certificate (unless otherwise specified).