



Southern Cross
Health Society

Critical Illness

A one-off payment for additional support during treatment and recovery

+ Olives are a good source of powerful antioxidants and healthy fats. Research suggests that consuming olive oil may reduce the risk of heart disease and diabetes.

Critical Illness provides extra financial support, over and above your health insurance, in the event of a critical illness such as a heart attack, stroke or qualifying cancer.

What is Critical Illness?

An affordable addition to your health insurance, it gives you a lump sum cash payment if you're diagnosed with a critical illness such as heart attack, stroke or qualifying cancer.

At what is undoubtedly a stressful and worrying time, you can use your Critical Illness payment to help take care of your family and finances. It's up to you how you spend your payment.

Cover options up to \$300,000

You can choose your level of cover: \$20,000, \$50,000, \$100,000, \$200,000 or \$300,000.

If you have a confirmed diagnosis of a Critical Illness event, you'll receive your chosen Critical Illness maximum as a tax-free one-off payment to spend on what's important to you.

Cover your family for total peace of mind

Critical Illness is designed for the whole family, and it's easy to add your children right from birth. You'll pay child rates until they're 21, and only pay for two kids - the rest are free!

Critical Illness could be used for:

- **Taking time off work** – focus on your recovery, rather than worry about your finances.
- **Recovery treatments or rehabilitation** – pay for additional or alternative treatments that may not be covered under your health insurance or by the public health system, like new cancer drugs or rehabilitation.
- **Family support** – financial support so partners or family members can be there, especially for a child diagnosed with a critical illness.
- **Staying on top of bills** – help with household expenses like mortgage payments, rent or credit card bills.
- **Travelling costs** – have more choice to travel in NZ or overseas for treatment.
- **Childcare and home help** – make sure the kids are well cared for while you are having treatment, or arrange extra help around the home.
- **Overseas travel or time out** – take a holiday to relax and recover or take time to visit loved ones overseas.

Get Critical Illness cover today

Visit southerncross.co.nz/criticalillness, call your adviser or call **0800 438 268**.

Why choose Critical Illness with Southern Cross?

FEATURES	BENEFITS FOR YOU
Select your level of cover – from \$20,000 to \$300,000	The higher levels of cover can contribute significantly to the cost of additional treatments.
Pay child rates until 21 years	Peace of mind for the whole family. Children can be covered from birth and you'll pay child rates until they're 21.
Free child discount	Only pay for two children, the rest are free.
Continue cover past 65 years of age	The sum insured reduces to \$20,000 after age 65 and the benefits are limited to cancer, loss of independent living due to accident and functional loss due to accident.
Tax-free payment	You get the entire amount you're insured for tax-free.

See Critical Illness policy document for full details and terms and conditions.

What is a 'Critical Illness event'?

EVENT	DETAILS
Cancer	Means the presence of one or more malignant tumours. Certain cancers are excluded.
Cardiac	(i)The first occurrence of open chest surgery to correct the narrowing or blockage of one or more coronary arteries with bypass grafts; or (ii) heart attack, meaning the first diagnosed death of a portion of the heart muscle arising from inadequate blood supply to the relevant area.
Organ failure requiring transplant	Means the failure of a major organ resulting in the medically necessary receipt of an organ transplant from a donor to the insured person.
Loss of independent living	Means a total permanent inability (which has continued for at least 6 months) to perform at least two activities of daily living (as defined) without the assistance of someone else.
Functional loss	Means 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 etc.
Stroke	Means the suffering of cerebro-vascular episode or event which results in the permanent neurological deficit and permanent dysfunction of the nervous system due to the infarction of the brain tissue.

This is a summary only. Please see Critical Illness policy document for full details relating to the conditions, limitations and exclusions.

Other things you need to know

- There's a 14 day no-obligation period after purchase where if you wish to cancel you'll get a 100% refund of any premiums paid.
- You need to have (and keep) a Southern Cross health insurance policy in order to get Critical Illness (you can't add it to HealthEssentials).
- A 3 month stand-down applies to claims from the start date of your Critical Illness policy.
- A 14-day survival period applies from diagnosis.
- All members on the same Critical Illness policy will have the same Critical Illness maximum. The exception to this is for those turning 65, when their Critical Illness maximum reduces to \$20,000
- Children can be added to a Critical Illness policy at any time until age 21, but there must be an adult on the policy as well (unless there are exceptional circumstances)
- You can only be on one Critical Illness policy at any time and you can only claim once per lifetime on that policy. After claiming on a Critical Illness policy, you can take out a new policy and will need to complete a new application and be underwritten.
- You can't have a Southern Cross Cancer Assist policy and Critical Illness policy at the same time.
- Southern Cross may from time to time change or update which Critical Illness events are covered, the scope of cover, terms and conditions of the policy and premiums. We will notify you of any changes in accordance with your Critical Illness policy.