

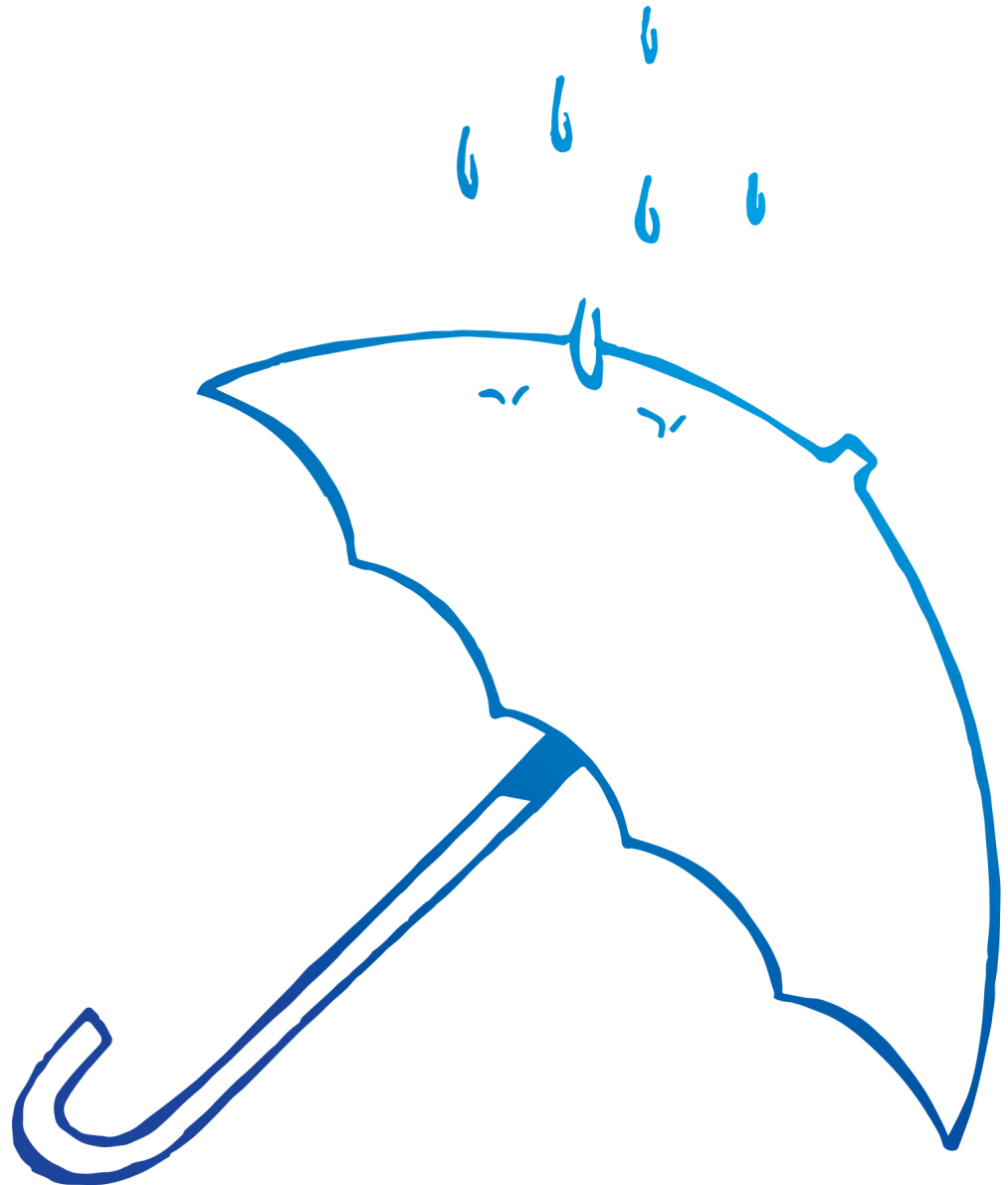


Life Cover

This policy provides cash if you die or if you suffer a critical illness or total and permanent disability or cash to replace your income if you become unable to work.

It helps you protect the financial future of those you care for.

Draft



Your Pinnacle Life Policy

Welcome to Pinnacle Life. We are a New Zealand life insurance company and we operate from our office in Auckland, New Zealand.

This policy document sets out the terms of your policy with us. We want you to feel certain about the cover you have and how to make changes to it. Some words have an asterisk* after them. These words have a specific meaning in this policy; you can find the meanings in the list of definitions. After you have read this document, please keep it somewhere safe.

Your insurance cover

Details about your cover, including whose life is insured, when and how much we'll pay, and your payments

your policy	Policy number [Draft] First issued 16 December 2021 Last updated 16 December 2021
'you', the policy owner	You*, Jess Sample and John Sample are the policy owners. As the policy owners, you are the only people who can authorise changes to this policy. We'll pay the proceeds of any life, illness or disability claim under this policy only to you or your estate or to your nominated income protection beneficiary*.
the first insured person*	The first insured person* under this policy is Jess Sample , a female , born 09 June 1981 , living in New Zealand , insured as a non-smoker *. When you applied for this policy the first insured person's usual occupation was identified as Secondary School Teacher . Cover for Jess includes: <ul style="list-style-type: none">• \$500,000 Life Cover• \$25,000 Critical Illness Cover• \$25,000 Total and Permanent Disability Cover• \$4,000 Income Protection Cover per month Each of these covers is explained under its cover heading on the following pages.
the second insured person*	The second insured person* under this policy is John Sample , a male , born 08 May 1979 , living in New Zealand , insured as a non-smoker *. When you applied for this policy the second insured person's usual occupation was identified as Sales Representative - no travel . Cover for John includes: <ul style="list-style-type: none">• \$500,000 Life Cover• \$25,000 Critical Illness Cover• \$25,000 Total and Permanent Disability Cover• \$4,000 Income Protection Cover per month Each of these covers is explained under its cover heading on the following pages.
your cover start date	Your cover starts on 16 December 2021 if we receive your first payment by 30 December 2021 . Otherwise, the cover will start when we receive your first payment. If we do not receive your first payment by 16 January 2022 , this offer will expire, and you will need to reapply.

<p>your premium payments</p>	<p>Your payment is NZ\$171.01 per month.</p> <p>This includes:</p> <ul style="list-style-type: none"> • A discount of \$21.64 per month for the first 12 months because you applied online. • A discount of \$11.97 per month for including two people on the policy. • A discount of \$21.64 per month because of Jess and John's excellent health and lifestyle when the policy was first issued. <p>We'll increase your payment on 01 January each year. The increase covers the insured person's* increasing age plus the annual CPI* (Consumer Price Index*) increase (unless you have chosen to stop CPI* increases). CPI* helps your policy keep pace with inflation. CPI* increases will stop if your cover limit reaches the maximum amount of cover allowed.</p> <p>Your first increase will be effective on 01 January 2023.</p> <p>There is no GST to be paid on Life Cover, but GST applies to Critical Illness Cover, Total and Permanent Disability Cover and Income Protection Cover. This is included in your payment. If you pay by credit card there will be an additional charge of 3.95%.</p>
<p>your policy ends</p>	<p>This policy will end on the day:</p> <ul style="list-style-type: none"> • we pay out a claim for the full amount of the Life Cover for an insured person*; or • you cancel your policy or have stopped paying; or • the maximum amount of cover has been paid to you as a claim on another Pinnacle Life policy or on your Critical Illness Cover or on your Total Permanent Disability Cover. <p>Please also check 'your cover ends' under each cover heading for further information and possible earlier end dates.</p> <p>If this policy ends while one of the insured persons* is still covered, we'll continue to insure that person under a new policy, subject to the payment of premiums, and other policy terms, such as maximum ages for insured benefits. If this happens, we'll issue you a new policy and send it to you at your last known contact address.</p>
<p>Your Life Cover</p> <p>Life Cover provides a cash payment in the event of an insured person's* death or diagnosis with a terminal illness</p>	
<p>who is covered</p>	<p>Jess Sample is insured for \$500,000 Life Cover.</p> <p>John Sample is insured for \$500,000 Life Cover.</p>
<p>what is covered</p>	<p>We'll pay you the insured person's* Life Cover amount as a lump sum if they:</p> <ul style="list-style-type: none"> • die, or • are diagnosed with a terminal illness (and we accept the medical evidence that, in all probability, the insured person* has 12 months or less to live), <p>whichever occurs first.</p>
<p>what is not covered</p>	<p>We won't make any payment under this policy if the insured person's* death or terminal illness results from their:</p> <ul style="list-style-type: none"> • suicide or self-inflicted injury, if it occurs on or before 16 January 2023 (13 months after the start date of your policy) • participation in base jumping, trans-ocean solo-sailing, caving or canyoning • deployment in the armed forces/peace corps or as a journalist or news cameraman outside New Zealand, Australia, UK, Ireland, USA, Canada, Hong Kong or Singapore
<p>your Life Cover ends</p>	<p>As long as you continue making your payments, your Life Cover ends on the day we pay out the full amount of the Life Cover for an insured person* under this policy.</p>

Your Critical Illness Cover

Critical Illness Cover is an early payment benefit; if you claim for a critical illness, the insured person's* Life Cover will be reduced by the amount paid

<p>who is covered</p>	<p>Jess Sample is insured for \$25,000 Critical Illness Cover.</p> <p>John Sample is insured for \$25,000 Critical Illness Cover.</p>																								
<p>what is covered</p>	<p>We'll pay you the insured person's* Critical Illness Cover the first time they suffer from one of these 24 critical illness conditions.</p> <table border="0"> <tr> <td> <p>advanced dementia (including Alzheimer's disease) *</p> </td> <td> <p>coma*</p> </td> </tr> <tr> <td> <p>angioplasty*</p> </td> <td> <p>deafness*</p> </td> </tr> <tr> <td> <p>aortic surgery*</p> </td> <td> <p>heart attack*</p> </td> </tr> <tr> <td> <p>aplastic anaemia*</p> </td> <td> <p>heart valve surgery*</p> </td> </tr> <tr> <td> <p>benign tumour of the brain or spinal cord*</p> </td> <td> <p>loss of independent existence*</p> </td> </tr> <tr> <td> <p>blindness*</p> </td> <td> <p>major burns*</p> </td> </tr> <tr> <td> <p>bypass surgery*</p> </td> <td> <p>major organ transplant surgery*</p> </td> </tr> <tr> <td> <p>cancer*</p> </td> <td> <p>motor neurone disease*</p> </td> </tr> <tr> <td> <p>cardiomyopathy*</p> </td> <td> <p>multiple sclerosis*</p> </td> </tr> <tr> <td> <p>chronic kidney disease*</p> </td> <td> <p>muscular dystrophy*</p> </td> </tr> <tr> <td> <p>chronic liver disease*</p> </td> <td> <p>Parkinson's disease*</p> </td> </tr> <tr> <td> <p>chronic lung disease*</p> </td> <td> <p>stroke*</p> </td> </tr> </table> <p>These conditions are defined in the critical illness section of the list of definitions. This lump sum will be an early payment of the insured person's* Life Cover. This means that, if we pay your critical illness claim, then that insured person's* Life Cover will be automatically reduced by the amount paid. If, at that point your total and permanent disability cover is more than your life cover, your total and permanent disability cover* will also be reduced.</p>	<p>advanced dementia (including Alzheimer's disease) *</p>	<p>coma*</p>	<p>angioplasty*</p>	<p>deafness*</p>	<p>aortic surgery*</p>	<p>heart attack*</p>	<p>aplastic anaemia*</p>	<p>heart valve surgery*</p>	<p>benign tumour of the brain or spinal cord*</p>	<p>loss of independent existence*</p>	<p>blindness*</p>	<p>major burns*</p>	<p>bypass surgery*</p>	<p>major organ transplant surgery*</p>	<p>cancer*</p>	<p>motor neurone disease*</p>	<p>cardiomyopathy*</p>	<p>multiple sclerosis*</p>	<p>chronic kidney disease*</p>	<p>muscular dystrophy*</p>	<p>chronic liver disease*</p>	<p>Parkinson's disease*</p>	<p>chronic lung disease*</p>	<p>stroke*</p>
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<p>what is not covered</p>	<p>We won't pay any critical illness claim, if:</p> <ul style="list-style-type: none"> the insured person* dies within 14 days of suffering the critical illness or condition, or the critical illness or condition occurs while the policy is suspended, or the critical illness or condition results from intentional self-injury, or the critical illness, condition or symptoms thereof, occur on or before 16 April 2022 																								
<p>your Critical Illness Cover ends</p>	<p>Your entitlement to receive a critical illness payment for an insured person* will end:</p> <ul style="list-style-type: none"> the last day of the month in which that insured person* turns 70, being 30 June 2051 for Jess and 31 May 2049 for John, or on the day we pay that insured person's* critical illness claim, or on the day that we pay that insured person's claim on another Pinnacle Life policy if the claim amount is the same as the maximum amount of cover <p>whichever occurs first.</p> <p>We'll only ever pay one critical illness claim for each insured person*</p>																								

Your Total and Permanent Disability Cover

Total and Permanent Disability Cover is an early payment benefit; if you claim for a total and permanent disability, the insured person's* Life Cover will reduce by the amount we have paid.

who is covered	<p>Jess Sample is insured for \$25,000 Total and Permanent Disability Cover.</p> <p>John Sample is insured for \$25,000 Total and Permanent Disability Cover.</p>
what is covered	<p>We'll pay you the insured person's* Total and Permanent Disability Cover the first time they meet the definition of Total and Permanent Disability*. This means if they:</p> <ul style="list-style-type: none">• become continuously absent from employment solely through injury or illness for a period of six consecutive months before their 65th birthday, and have become incapacitated to such an extent as to make it unlikely that they will ever again work for reward in any occupation* which they are reasonably capable of performing, or• become totally and permanently dependent on at least one other person's physical assistance, for six consecutive months, and is expected at the end of the period to continue to be dependent on this assistance, to perform at least two of the five activities of daily living*, or• lose two limbs through physical separation, completely and irredeemably lose sight in both eyes, or lose one limb through physical separation together with the complete and irredeemable loss of sight in one eye. <p>This lump sum will be an early payment of the insured person's* Life Cover. This means that, if we pay your total and permanent disability claim, then that insured person's* Life Cover will be automatically reduced by the amount paid. If, at that point, your Critical Illness cover is more than your life cover, we will reduce your Critical Illness cover.</p>
what is not covered	<p>We won't pay any disability claim if the event causing the insured person's* disability:</p> <ul style="list-style-type: none">• occurs while the policy is suspended, or• results from intentional self-injury, or• occurs prior to the date on which this policy was first issued
your Total and Permanent Disability cover ends	<p>Your Total and Permanent Disability Cover* will end on the earlier of:</p> <ul style="list-style-type: none">• the last day of the month in which that insured person* turns 65, being 30 June 2046 for Jess and 31 May 2044 for John, or• the day we pay that insured person's* total and permanent disability claim, or• the day that we pay that insured person's claim on another Pinnacle Life policy if the claim amount is the same as the maximum amount of cover <p>We'll only ever pay one total and permanent disability claim for each insured person*.</p>

Income Protection Cover

Income Protection replaces your income with cash if you become sick or disabled and can't work. This is a standalone cover, so any payment made to you for Income Protection will not affect your Life Cover amount.

who is covered	<p>Jess Sample is insured for 60% of their monthly income*, with a cover limit* of \$4,000 per month.</p> <p>John Sample is insured for 60% of their monthly income*, with a cover limit* of \$4,000 per month.</p>
what is covered	<p>We'll replace Jess Sample's income with a monthly payment that's equal to 60% of their monthly income*. 60% was the amount selected when you applied for the policy. The maximum payment will be the cover limit*.</p> <p>We'll replace John Sample's* income with a monthly payment that's equal to 60% of their monthly income*. 60% was the amount selected when you applied for the policy. The maximum payment will be the cover limit*.</p>

The person who is nominated as the income protection beneficiary* will receive the benefit payments. When your policy is first issued, you the policy owner, are automatically nominated as the income protection beneficiary*.

Any other income received by the insured person*, or any income they are entitled to, will be taken into account and the amount deducted from their monthly payment. This includes any income from any type of work (either full or part-time), or from sick leave, other insurance policies, ACC* or payments from any other government agency.

Your waiting period (how long before we'll start paying)

The waiting period starts from the day the insured person* becomes unable to work*, provided that they remain unable to work* for the entire waiting period.

- **Jess** selected a waiting period of **60** days. That means we'll start making monthly payments on the last day of the month after the **60** days have passed.
- **John** selected a waiting period of **60** days. That means we'll start making monthly payments on the last day of the month after the **60** days have passed.

Your cover period (how long we'll keep paying for)

Provided that the insured person* remains unable to work*, we'll continue making payments for:

- the period you selected, which is **12 months** for Jess and **12 months** for John or,
- until the end of the month in which the insured person* turns 65, whichever occurs first.

Also, if the insured person is overseas for more than 3 months while receiving payments for Income Protection, payments will stop until they return to New Zealand.

what is not covered

We won't be liable to pay an income protection claim under this policy if the claim was directly or indirectly contributed to or caused by:

- a suicide attempt
- participation in base jumping, trans-ocean solo-sailing, caving or canyoning
- deployment in the armed forces/peace corps or as a journalist or news cameraman outside New Zealand, Australia, UK, Ireland, USA, Canada, Hong Kong or Singapore
- a mental illness*
- being made redundant*
- the insured person* failing to follow reasonable medical advice to prevent, minimise or recover from the illness or injury that caused them to be unable to work*
- normal pregnancy (including participation in an IVF or similar programme, normal discomforts such as morning sickness, backache, varicose veins, ankle swelling or bladder problems), giving birth, miscarriage or termination of a pregnancy
- the use of drugs, unless taken as prescribed by a doctor*
- participation in an unlawful act, including driving with excess blood alcohol levels or a self-inflicted injury
- an act of war, civil war, terrorism, invasion, strike, riot, civil commotion, rebellion, revolution, insurrection, hostilities, military coup or usurped power, either within New Zealand or when travelling abroad

your Income Protection Cover ends

Your Income Protection Cover will end on the last day of the month in which that insured person* turns 65, being **30 June 2046** for Jess and **31 May 2044** for John, or if that Insured Person dies. Your cover will not end when a claim is made as you are entitled to make multiple claims under this cover.

Payment

Information about your payments, such as how we calculate your premium and your options for how to pay

calculating your payments	<p>We base your premiums on:</p> <ul style="list-style-type: none">• the type of cover you have• your amount of cover• your waiting period (for Income Protection)• the cover period you select (for Income Protection)• the insured person's* gender, smoking habits and declared state of health• the insured person's* occupation and pastimes. <p>Each year, on the anniversary of your policy, we'll automatically increase your payments. This reflects the insured person's* increasing age plus the annual CPI* increase to your cover (unless you have chosen to stop CPI* increases or you are no longer eligible for CPI*, see the section entitled 'increase your cover for inflation'). We'll notify you at least 20 days ahead of a price increase. CPI* increases will stop if your Income Protection cover limit* reaches the maximum amount of cover allowed.</p> <p>If the insured person's* state of health deteriorates from year to year, it has no impact on what you pay.</p> <p>In the event that we pay a claim on the Critical Illness Cover or Total Permanent Disability Cover your payment will be re-calculated based on the remaining amount of Life Cover. We will notify you of the new payment amount as soon as possible after paying the claim.</p>
which currency	All transactions are in New Zealand dollars.
payment frequency and due date	Your payments follow a monthly cycle. They are due by the 25th of each month to pay for the following month's cover. Depending on the day on which you apply, we may not process your first payment on exactly the date you have selected. Your first two deductions may be as little as one week apart or as much as five weeks apart. As an alternative, we can offer a six-monthly or an annual payment cycle. Contact us to arrange this.
when you don't need to make your income protection payment	<p>If an insured person* is made redundant* from their usual occupation*, we'll waive the portion of your monthly payments to us that relate to that insured person's* income protection cover. We'll waive these payments until the insured person* resumes working, provided that:</p> <ul style="list-style-type: none">• the insured person* was not self-employed, and• they were made redundant* at least 90 days after the cover start date, and• they were unaware they were likely to be made redundant* before the cover started. The maximum period we will waive your payment is six months in any two-year period. <p>When we are making payments to replace an insured person's* income, we'll waive the portion of your monthly payments that relate to that insured person's* income protection cover, as long as the insured person* is unable to work*.</p>
payment methods	You can pay by direct debit or credit card. You can switch between payment methods at any time. To pay by direct debit, you will need a New Zealand bank account. Simply complete and return the direct debit form that you can download from our website.
additional bank charges	There are no extra charges if you pay by direct debit or internet banking. If you pay by credit card, you will pay an additional fee of 3.95%. If you pay in a currency other than New Zealand dollars, your bank may charge an additional fee for exchanging your currency.

cover suspended
for non-payment

We should receive your monthly payment on or before the 25th of each month. If we have not received your payment by the 1st of the next month, we will immediately put your cover on hold (suspend your cover).

If we suspend your cover we:

- will notify you of the suspension at your last known contact address
- will not pay any claim relating to a period in which cover was suspended
- will restart your cover in the month following your next payment.

cover ended for
non-payment

If you miss three of your monthly payments within a 24-month period without catching them up, your policy will end the next time you miss a payment. The three monthly payments don't need to be consecutive. If this happens:

- we'll notify you at your last known contact address
- your cover will stop on the 1st of the month following the last due date missed
- we won't refund any payments you have made to date.

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Changes

Changes you can make to your policy and how to go about making those changes

change policy owner	When your policy is first issued, you are automatically both the policy owner and the insured person*. You can change the owner of your policy to someone else at any time. To change the owner, complete the change of ownership form attached to this policy document. You can also find the change of ownership form on our website.
change income protection beneficiary*	The person to whom we'll pay an income protection claim is called the income protection beneficiary*. When your policy is first issued, any insured person* with Income Protection Cover will be their own income protection beneficiary*. You, the policy owner, can apply at any time to change the income protection beneficiary* to someone else by completing a 'change of beneficiary' form. This form is available on request from us, or it can be downloaded from our website.
increase your cover for inflation	<p>Each year on the anniversary of your policy, until the insured person* is 60, we'll automatically increase your cover. This helps your policy keep pace with inflation. We'll base the increase on the Consumer Price Index* (CPI*) published by Statistics New Zealand in September of each year. We won't increase your cover by more than 5% in any given year.</p> <p>To stop the next Consumer Price Index* (CPI*) increase, just tell us in writing before your next policy anniversary. If you stop the CPI* increase for two consecutive years, you will no longer be eligible for any future CPI* increases.</p> <p>We don't offer the CPI* increase if you have previously claimed (or currently have a claim being processed) under this policy OR if a loading* of more than 125% has been applied to your policy as a result of an insured person's* state of health.</p>
increase your cover for a special event	<p>A special event allows you to increase your cover with no further questions asked about the insured person's* state of health. We may request supporting evidence of the special event.</p> <p>For Life Cover, Critical Illness Cover and Total and Permanent Disability Cover, you qualify for a special event increase if:</p> <ul style="list-style-type: none">• the insured person* is 59 or younger, and they have taken out a mortgage or increased their mortgage within the past three months, or• if the insured person* has married (including a civil union), divorced or become a parent within the past six months. <p>You cannot take up a special event increase if:</p> <ul style="list-style-type: none">• you have previously claimed or are eligible to claim under this policy, or• your policy has a loading* of more than 50% because of the insured person's* state of health. <p>What are the limits?</p> <ul style="list-style-type: none">• You're entitled to three special event increases.• You can have one special event increase per year.• No single increase can exceed \$250,000 for Life Cover and Total and Permanent Disability Cover or \$100,000 (or 50% of the current value) for Critical Illness Cover.• The total of all increases cannot exceed 50% of the insured person's* original cover.• Where the special event relates to a mortgage, your increase in cover cannot exceed the amount by which your mortgage has increased.• There are limits to the maximum cover you can have. Refer to the section 'how much cover you can buy'. <p>If, at any time, you decrease your cover, the limits on increasing your cover for a special event will be recalculated on the new level of your cover.</p> <p>For Income Protection Cover, you qualify for a special event increase if the increase is requested within 60 days of an increase in the insured person's* income. We'll then approve a proportional increase in the cover amount (up to 75% of the new income amount) without additional health information. You can increase your Income Protection Cover as often as you like, however your cover cannot exceed 75% of your monthly income, as this is the maximum you can claim.</p>

<p>increase your cover because you want to</p>	<p>You can apply at any time to increase your cover; however, we do not have to approve the increase. Our approval will depend on several factors, such as your reason for the increase and the insured person's* state of health. We'll also need to receive the insured person's* written consent.</p> <p>There are limits to the maximum cover you can have. Refer to the section 'how much cover you can buy'.</p> <p>The Income Protection Cover amount cannot be increased beyond our cover limit* for income protection.</p> <p>A 13-month exclusion for suicide will apply to any increase in Life cover.</p> <p>If you increase your Critical Illness cover you cannot claim on the increased amount for three months.</p> <p>From time to time, we may approach you with an offer to increase your cover on favourable terms.</p>
<p>decrease your cover</p>	<p>We'll always reduce your cover if you request it. There are no conditions or penalties.</p> <p>A decrease in your cover will decrease your ongoing payments. This will apply from the next payment due after your request is processed.</p>
<p>Income Protection Cover - change your waiting period</p>	<p>You can apply in writing to change the waiting period on your Income Protection cover, but we are not obliged to agree to a change. The change will depend on the insured person's* state of health and occupation at the time of the request. Your options for the waiting period are 30, 60 or 90 days. We'll always apply the waiting period that was in place on the day the insured person* suffered the injury or first sought medical advice for the symptoms of the illness that caused them to become unable to work*.</p>
<p>Income Protection Cover - change your cover period</p>	<p>You can apply in writing to change the cover period on your Income Protection cover, but we are not obliged to agree to a change. The change will depend on the insured person's* state of health and occupation at the time of the request. Your options for the cover period are six, 12, 24 or 36 months. We'll always apply the cover period that was in place on the day the insured person* suffered the injury or first sought medical advice for the symptoms of the illness that caused them to become unable to work*.</p>
<p>stop smoking</p>	<p>If the insured person* is currently insured as a smoker*, you can ask to reduce your payments if they stop smoking. They must have stopped for 12 months or more. We'll need the insured person* to complete a non-smoking declaration (which you can find on our website) before we can reduce your payments.</p>
<p>environmental changes</p>	<p>There may be circumstances in which we would need to apply a general increase to payments across all policies: for example, to offset against an increased cancer* trend or other environmental factors. If this occurs, we'll notify you at least 30 days ahead of any increase.</p>
<p>law or tax changes</p>	<p>We can increase your payments to cover any additional costs we incur if the law or tax regulations (or their interpretation) change. If this happens, we'll notify you at least 30 days ahead of any increase.</p>

Eligibility

Clarifying who can buy this policy and how much cover they can have

who can buy this policy

This policy can be purchased from Pinnacle Life by any person aged 18 to 74 who is:

- a New Zealand citizen or passport holder
- a holder of a New Zealand residency visa/permit, or
- a holder of a New Zealand work permit for two years or more and who resides permanently in New Zealand, Australia, UK, Ireland, USA, Canada, Hong Kong or Singapore.

To include Critical Illness Cover, Income Protection Cover or Total and Permanent Disability Cover in this policy, you must be between the ages of 18 and 59 at the time the cover is included.

To be eligible for Income Protection Cover, you must be in continuous*, full-time*, paid employment in New Zealand for the past two years, either as an employee or a self-employed person.

how much cover you can buy

You can buy as many policies from us as you wish. The maximum amount of cover the insured person* can have cannot exceed:

- \$2.25 million across their Life, Mortgage and Accidental Death Cover policies, with Cover amounts of no more than
- \$1.5 million for Life and/or Mortgage Cover
- \$1 million Accidental Death Cover and Total Permanent Disability Cover, and
- \$625,000 for Critical Illness Cover.

We'll be liable to pay out only the first \$1.5 million, \$1 million and \$625,000 respectively if you exceed these amounts without our consent.

You can only have one Income Protection Cover with us. If you take out a second Income Protection Cover, we'll be liable to pay out only on the first one. Your Income Protection Cover amount cannot exceed 75% of your monthly income.

Cancellation

What happens if you want to cancel your policy

30-day free look

If you change your mind and cancel this policy within 30 days of it first being issued, we'll immediately stop your cover and refund your payments.

cancelling this policy

After the 30-day free look, you can cancel this policy at any time; however, your payments are not refundable. The only exception is where you have paid for either six or 12 months in advance; in this case, we'll refund the amount you have pre-paid.

no cash value

This policy contains no savings or investments and does not share in the profits of Pinnacle Life. The policy has no cash value if cancelled.

Claims

What you need to provide if you need to make a claim and who will receive the money

information we need
to assess a claim

For any claim we may need further information to that listed below, including information from the insured person's* doctor*. We are also entitled to seek a second opinion for any illness or injury claim. We'll pay for this opinion.

We'll also need some administrative information, such as proof of your date of birth and identity and bank account details. We'll advise you of the exact requirements for your circumstances at the time of any claim. If we ask you to complete a claim form, you'll need to complete and return that to us. We don't have to pay a claim until we receive all the information we require and we are of the opinion that you meet the condition for which you are claiming.

For a **death claim**, we'll need:

- a copy of the insured person's* death certificate, and
- a coroner's report if one has been issued.

For a **terminal illness claim** we'll need:

- a written opinion from a medical specialist*. This should state:
 - the nature of the insured person's* illness
 - when it was first diagnosed, and
 - that they are likely to have 12 months or less to live as a result of this illness.

For a **critical illness claim**, we'll need:

- a written opinion from a medical specialist* confirming that the insured person* has suffered one or more of the critical illness conditions covered under this policy, when it first occurred and/or when it was diagnosed.

For a **total and permanent disability claim**, we:

- will need a written opinion from a medical specialist* confirming that the insured person* meets one of the criteria of total and permanent disability* covered under this policy, when it first occurred and/or when it was diagnosed
- may also need information about the insured person's* employment status from either their employer or their accountant.

For an **income protection** claim, we will let you know the exact requirements for your circumstances at the time of a claim, but we likely will:

- need details of the illness or injury that has caused the insured person* to become unable to work*,
- need the names and contact information of all doctors* and medical specialists* who have treated the insured person* concerning those illnesses or injuries,
- ask for financial evidence of the insured person's* income as well as details of any other income they are either receiving or are entitled to receive while they are unable to work*,
- need information about the insured person's* employment status from either their employer or their accountant, and
- need some administrative information, such as proof of identity and bank account details.

While we are making monthly payments under your Income Protection Cover, the insured person*, at their own cost, will need to provide ongoing medical and financial evidence that is satisfactory to us. You will also need to let us know when the insured person* returns to work.

who we pay

We'll pay the proceeds of any life, illness or disability claim under this policy only to:

- Your estate if you die
- You for a Terminal Illness claim
- You for a Critical Illness claim
- You for a Total Permanent Disability claim
- Your nominated income protection beneficiary* if you are unable to work and claim on your Income protection cover. If the income protection beneficiary* is deceased, the policy will be paid to you.

claiming more than once	<p>Multiple income protection claims can be made on this policy.</p> <p>If the illness or injury causing a current claim is unrelated to the illness or injury that caused an earlier claim, then the current claim will be treated as a new claim.</p> <p>If the illness or injury causing a current claim is related to (or is a recurrence of) the illness or injury that caused an earlier claim, then the current claim will be treated as a continuation of the earlier claim. However, if the gap between such claims is more than six months, then the claim will be regarded as a new claim and a further waiting period will apply.</p>
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Legal and regulatory

Our legal and regulatory responsibilities to you, as well as your responsibilities to us

your privacy	<p>We understand how important your privacy is to you. All information you provide to us will be held securely and confidentially. We'll use this information only to process your application, to administer your policy and, ultimately, to pay any claim. There may be occasions when we collect your personal information from a third party. We do this when it is authorised by the Privacy Act 2020 or when you give us permission to do so. You may contact us at any time to access or correct any information we have about you.</p> <p>From time to time, we may communicate with you to get your feedback and update you on the products and services we offer, and we may offer you other products. If you don't want us to contact you in this regard, just drop us an email, ask@pinnaclelife.co.nz.</p>
New Zealand law	<p>New Zealand legislation governs this policy. Any legal action for this policy must be carried out in New Zealand.</p>
our statutory fund	<p>All payment transactions for this policy that we receive from you (or pay to you) will be through our 'Rimu Statutory Fund'. New Zealand law requires us to have a statutory fund to protect your interests by ensuring accounting transparency.</p>
your responsibilities	<p>You must be absolutely truthful with us. We rely on your information to issue your policy and pay any claim.</p> <p>If you are not absolutely truthful or if you don't disclose all relevant information, we may void* or change the terms of your policy.</p> <p>If your claim includes false or incomplete information we won't be liable to pay any claim and we can, at our discretion, void* your policy.</p> <p>If, after we pay any claim, we find that it includes false or incomplete information, you must pay back all claim payments.</p>

Definitions

Meanings of words and terms that we have used in this document

ACC	<p>The Accident Compensation Corporation (ACC) is the Crown organisation in New Zealand that provides comprehensive, no-fault personal injury cover for all New Zealand residents, as well as visitors to New Zealand.</p>
activities of daily living	<p>An activity of daily living is one of the following:</p> <ul style="list-style-type: none"> • Moving to, from and within a bed, chair or wheelchair, or moving from place to place by walking, using a wheelchair or with the help of a walking aid • Dressing and undressing (including grooming and fitting with artificial limbs) • Bathing and showering • Eating and drinking • Using a toilet for normal personal hygiene.

annual income	<p>If the insured person* is an employee, annual income* means their highest gross taxable annual income coming directly and solely from engaging in their usual occupation*, measured over a 12-month period in the two years immediately prior to their becoming unable to work*.</p> <p>If the insured person* is self-employed, annual income* means their gross taxable annual income derived directly and solely from engaging in their usual occupation* as last reported to the IRD at the time they became unable to work*.</p>
continuous employment	<p>If the insured person* has been in continuous employment, it means they have been employed without a break during the past two years (where annual leave or other paid leave is not counted as a break). If the insured person* changed jobs or moved to a different company within the past two years, we will still regard their employment as 'continuous' provided that they have not changed jobs more than three times during this period and that no period between jobs exceeded 30 days.</p>
Consumer Price Index (CPI)	<p>The CPI is an index published by Statistics New Zealand in September of each year.</p>
cover limit	<p>Cover limit means the maximum amount we'll ever pay for an income protection claim.</p> <p>When covering 40% of the insured person's* monthly income*, our cover limit is \$6,400 per month if the insured person* is aged 20 to 50, \$5,340 per month if they are aged 51 to 54 and \$4,270 per month if they're aged 55 to 65.</p> <p>When covering 60% of the insured person's* monthly income*, our cover limit is \$9,600 per month if the insured person* is aged 20 to 50, \$8,000 per month if they are aged 51 to 54 and \$6,400 per month if they're aged 55 to 65.</p> <p>When covering 75% of the insured person's* monthly income*, our cover limit is \$12,000 per month if the insured person* is aged 20 to 50, \$10,000 per month if they are aged 51 to 54 and \$8,000 per month if they are aged 55 to 65.</p>
doctor	<p>This means a doctor or medical practitioner licensed to practice medicine legally within New Zealand.</p> <p>For the purposes of this policy, a doctor cannot be you, anyone related to you, any business associate, employer or employee.</p>
full-time employment	<p>If an insured person* has full-time employment, it means that they are working, on average, at least 30 hours per week. This does not need to be continuously with the same employer.</p>
income protection beneficiary	<p>This means the person to whom we'll pay an income protection claim if the insured person* becomes unable to work*. When your policy is first issued, you the policy owner, are automatically nominated as the income protection beneficiary. However, you're entitled to change the income protection beneficiary to someone else; see the section entitled 'change income protection beneficiary'.</p>
insured person	<p>An insured person is a person whose life or health is covered under this policy.</p>
loading	<p>A loading is when we charge a higher premium to cover the insured person*.</p>
medical specialist	<p>A medical specialist means a practising medical specialist, who is licensed to practise his or her medical specialty within New Zealand, Australia, UK, Ireland, USA, Canada, Hong Kong or Singapore. Their specialty qualifies him or her to make a prognosis related to the terminal illness or to diagnose a medical condition, illness, disability or injury covered under this policy of an insured person.</p> <p>For the purposes of this policy, a medical specialist cannot be you, anyone related to you, any business associate, employer or employee.</p>

mental illness	A mental illness means any psychiatric, psychosomatic, mental or nervous condition, including, but not limited to, depression, anxiety, stress, post-traumatic stress, psychoneurosis, psychosis, emotional or behavioural disorders, disorders related to substance abuse and dependency, which includes alcohol, drugs or chemical dependency, chronic fatigue or other psychological or psychiatric disorders or the side effects of the treatment for such conditions.
monthly income	Monthly income means one twelfth of the insured person's* annual income*.
redundant or redundancy	The insured person* is redundant if their employer has disestablished their position and, as a result of this disestablishment, they have remained unemployed for at least 30 consecutive days.
referred	You were referred to Pinnacle Life by a referring partner. A referring partner is a company, club, union, broker group or other association that offers our life insurance products to its employees, members or associates. If you come to us from a referring partner, you will receive specific additional benefits which they have negotiated on your behalf.
smoker/non-smoker	If an insured person* has smoked a cigarette or any other substance during the past 12 months or has used a vape or electronic cigarette, they are a smoker. If not, they are a non-smoker*.
unable to work (Income Protection)	For Income Protection Claims, if the insured person* is unable to work, it means a doctor* has confirmed that, solely as a result of an illness or injury, the insured person*: <ul style="list-style-type: none"> • is unable to perform all of the duties of their usual occupation* for more than 10 hours per week, and • is not currently engaged in their usual occupation* or any other paid work whatsoever, and • is following the advice of a doctor* or medical specialist* in relation to the illness or injury for which they are claiming. Pinnacle Life, at its sole discretion, can seek a second opinion from a doctor* or medical specialist* of its choice to confirm (or otherwise) the prognosis of being unable to work*.
usual occupation	The usual occupation means the occupation (or occupations) that the insured person* was employed in for at least 30 hours per week, and received an income, from immediately prior to their becoming unable to work*. If they were unemployed at the time they became unable to work* (for any reason), then their usual occupation will be determined as follows: <ul style="list-style-type: none"> • If they were unemployed for six months or less prior to becoming unable to work*, their usual occupation is the occupation they were engaged in immediately prior to their unemployment • If they were unemployed for more than six months (for any reason) prior to becoming unable to work*, they will be considered to have no usual occupation and will not be entitled to claim.
void	If we void your policy, we'll consider that your policy has never existed, payments you have made will not be refunded and no claim will ever be paid.
we, our, us	We, our or us means Pinnacle Life.
you, your	You or your means the policy owner.

Critical Illness Definitions

advanced dementia (including Alzheimer's disease)	The unequivocal diagnosis of Alzheimer's disease or dementia, which must confirm permanent irreversible failure of brain function resulting in significant cognitive impairment for which no other cause has been identified. Significant cognitive impairment means a deterioration or loss of intellectual capacity that results in a requirement for permanent supervision by a third party or that the insured person* is permanently unable to carry out two (2) or more activities of daily living* without the assistance of another adult person.
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Angioplasty	The actual undergoing of coronary artery angioplasty that is considered medically necessary to correct or treat a narrowing or blockage of three (3) or more coronary arteries within the same procedure.
aortic surgery	<p>The actual undergoing of surgery to repair or correct:</p> <ul style="list-style-type: none"> • an aortic aneurysm, or • an obstruction of the aorta, or • a coarctation of the aorta, or • a traumatic rupture of the aorta. <p>For the purposes of this definition, the branches of the aorta are specifically excluded.</p>
aplastic anaemia	<p>Bone marrow failure that results in anaemia, neutropaenia and thrombocytopaenia; and that requires treatment with at least one (1) of the following:</p> <ul style="list-style-type: none"> • Blood product transfusion, or • Marrow stimulating agents, or • Immunosuppressive agents, or • Bone marrow transplantation.
benign tumour of the brain or spinal cord	<p>A non cancerous tumour in the brain or spinal cord that results in increased intracranial pressure, such as papilloedema, mental symptoms, seizures, sensory impairment which:</p> <ul style="list-style-type: none"> • results in neurological damage and functional impairment which an appropriate medical specialist considers to be permanent; or • requires removal through surgery. <p>This excludes cysts, granulomas, cholesteatomas, malformations in or of the arteries of the brain, haematomas, and tumours on the pituitary gland. The underlying tumour must be confirmed by imaging studies such as CT Scan or MRI.</p>
blindness	<p>The total and irreversible loss of sight in both eyes, whether aided or unaided to the extent that:</p> <ul style="list-style-type: none"> • visual acuity is less than 6/60 in both eyes after correction, or • field of vision is reduced to 10 degrees or less of arc, or • a combination of visual defects resulting in the same degree of visual impairment as either blindness definition above.
bypass surgery	The surgery required to treat coronary artery disease, where arteries from elsewhere in the body are grafted to the heart's arteries to improve the blood flow to the heart muscle.
cancer	<p>A disease characterised by the uncontrolled growth of malignant cells that are able to spread through the body via lymph or blood and destroy tissue. Cancer typically invades organs such as lungs, breast, prostate, bowel, liver, kidney, brain, bone, colon, spleen, cervix, testes and vagina and also presents as leukaemia, Hodgkin's lymphoma, non-Hodgkin's lymphoma and malignant melanoma.</p> <p>You're covered if the insured person* suffers from cancer requiring major intervention such as chemotherapy, radiotherapy or surgery.</p> <p>Your cover does not extend to these less invasive forms of cancer:</p> <ul style="list-style-type: none"> • Carcinoma in situ, being early stage cancer where there is no invasion of surrounding tissue • Skin cancer or melanoma that is only Clark level 1 or 2 or less than 1.5mm thick • Prostate tumours equal to or less than a Gleason class 6 or a TNM class T1 • Cervical dysplasia, which is the growth of pre-malignant cells on the surface of the cervix • Chronic Lymphoid Leukaemia less than RAI stage 3.

cardiomyopathy	The impaired ventricular function of variable aetiology resulting in permanent and irreversible physical impairments to the degree of at least Class 3 of the New York Heart Association classification of cardiac impairment. Cardiomyopathy directly related to alcohol abuse is excluded.
chronic kidney disease	End stage renal failure presenting as chronic irreversible failure of both kidneys to function, which requires permanent renal dialysis or renal transplantation.
chronic liver disease	End stage liver failure with permanent jaundice, ascites or hepatic encephalopathy. Liver disease caused by alcohol or drug abuse is specifically excluded.
chronic lung disease	End stage respiratory failure requiring permanent oxygen therapy and with a FEV 1 result of less than one (1) litre.
coma	A state of unconsciousness with no reaction to stimuli or internal needs, persisting continuously for at least 72 hours and requiring the use of continuous mechanical ventilation. Excluded from this definition is coma that is induced medically or coma caused by alcohol or drug abuse.
deafness	The total and irreversible loss of hearing in both ears, both natural and assisted, as a result of disease or injury.
heart attack	The death of the heart muscle due to a sudden lack of adequate blood supply to that area, where the following metrics are confirmed: <ul style="list-style-type: none"> • There are new confirmatory ECG changes at the time of the heart attack; and • There are diagnostic changes in relevant enzymes in the days following the heart attack. If a heart attack cannot be confirmed using the above metrics, we'll consider a claim based on evidence that the attack has reduced the 'Ejection Fraction' (the volume of blood pumped out of the heart chamber with each heartbeat) by at least 50%, measured 90 or more days after the attack.
heart valve surgery	The undergoing of surgery to replace or repair heart valves as a consequence of heart valve defects or abnormalities. This does not include angioplasty*, intra-arterial procedures or non-surgical techniques.
loss of independent existence	The total and permanent inability to perform without assistance at least two (2) of the activities of daily living*. <p><i>*Refer to definitions of activities of daily living*.</i></p>
major burns	Full thickness burns to at least: <ul style="list-style-type: none"> • 20% of the body surface area as measured by The Rule of Nines or the Lund & Browder Body Surface Chart, or • 100% of the face requiring surgical debridement and/or grafting, or • 100% of both hands requiring surgical debridement and/or grafting.

major organ transplant surgery	<p>The life insured person* is undergoing or has been placed on the organ transplant waiting list in New Zealand or Australia for a transplant from a human donor of one (1) or more of the following complete organs:</p> <ul style="list-style-type: none"> • Kidney • Liver • Heart • Lung • Pancreas • Small bowel • Bone marrow
motor neurone disease	<p>The unequivocal diagnosis of motor neurone disease by an appropriate consultant neurologist and confirmed by neurological investigations.</p> <p>Motor neurone disease caused by drug and alcohol abuse is specifically excluded.</p>
multiple sclerosis	<p>The unequivocal diagnosis of multiple sclerosis by an appropriate medical specialist* resulting in:</p> <ul style="list-style-type: none"> • the permanent inability to perform without assistance at least one (1) of the activities of daily living*, or • a restriction of at least 7.5 under the expanded disability status score (EDSS).
muscular dystrophy	<p>The unequivocal diagnosis of muscular dystrophy by an appropriate consultant neurologist.</p> <p>Muscular dystrophy caused by drug and alcohol abuse is specifically excluded.</p>
Parkinson's disease	<p>The unequivocal diagnosis of idiopathic Parkinson's disease by an appropriate consultant neurologist where the condition cannot be controlled by medication and is characterised by the clinical manifestation of one (1) or more of the following:</p> <ul style="list-style-type: none"> • Rigidity • Tremor, • Akinesia. <p>All other types of Parkinsonism are excluded.</p>
stroke	<p>The rapid loss of brain function caused by a lack of blood flow to the brain as a result of blood vessel blockage or haemorrhage (blood loss).</p> <p>You're covered if the insured person has suffered a stroke, where neurological symptoms have persisted for more than 24 hours and where there is resulting brain tissue damage clearly evidenced by MRI, PET, angiogram, CT Scan or other relevant diagnostic technique.</p> <p>Your cover does not extend to these less severe, non-permanent or reversible disturbances of brain function:</p> <ul style="list-style-type: none"> • Transient ischemic attack, sometimes called a 'mini stroke', caused by a disturbance of blood supply to part of the brain • Motor or sensory disorders including for example loss of sensation, impaired speech or vision, paralysis, tremor or muscle weakness • Migraine or headaches <p>Your cover also does not extend to brain tissue damage or disturbances in brain function caused by a head injury.</p>

Total Permanent Disability Definitions

Total and Permanent Disability	<p>Means that solely because of an illness or injury, the insured person*:</p> <ul style="list-style-type: none"> • is continuously absent from employment for a period of six consecutive months before their 65th birthday, and have become incapacitated to such an extent as to make it unlikely that they will ever again work for reward in any occupation* which they are reasonably capable of performing, or • is totally and permanently dependent on at least one other person's physical assistance, for six consecutive months and is expected at the end of the period to continue to be
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- dependent on this assistance, to perform at least two of the five activities of daily living*, or has lost two limbs through physical separation, completely and irredeemably lost the sight in both eyes, or lost one limb through physical separation together with the complete and irredeemable loss of sight in one eye.

The insured person* must be following the advice of their doctor* or their medical specialist* in relation to the illness or injury for which they are claiming.

Pinnacle Life may seek independent opinion(s) from a doctor* or medical specialist* of its choice to confirm (or otherwise) the prognosis or diagnosis concerning the total and permanent disability*.

Pinnacle Life, at its sole discretion, will consider the medical and other evidence we have requested to form our opinion that the insured person's* injury or illness meets total and permanent disability* definition.

Any occupation

Means any type of work that the insured person* is reasonably suited to perform, for reward or expected reward, based upon their education, skills, training or experience.

Contact Us

Contact us with questions about your policy.

contact us

Any time at ask@pinnaclelife.co.nz
 Call us on 0800 22 22 23 or internationally on +64 9 522 5515.
www.pinnaclelife.co.nz

DRAFT

How you answered your application

when you applied for this policy on **16 December 2021** we asked you, **Jess Sample**, the following questions. Included below are the answers you gave us.;

you are	Female
have you smoked tobacco or any other substance in the past 12 months?	No
you live in	New Zealand
you have a	NZ passport / NZ citizenship
In the past 2 years, have you been in continuous paid employment in NZ averaging at least 30 hours per week, either as an employee or self-employed?	Yes
Are you intending to live or work outside New Zealand?	No
your birthdate is	09 June 1981
your height is	166cm
your weight is	60kg
Have you had cancer of any kind, including melanoma, skin cancer, a malignant tumour, leukaemia, lymphoma or any tumour of the brain or spinal cord?	No
Have you ever been diagnosed with diabetes ?	No
Do you have any blood disorder including haemophilia, anaemia or haemochromatosis?	No
Have you ever been diagnosed with high blood pressure ?	No
Have you ever been diagnosed with high cholesterol ?	No
Have you ever had a heart or vascular problem including a stroke, heart attack, rheumatic fever, heart murmur, heart valve problem, chest pain or heart palpitations?	No
Have you had any gastro-intestinal problems associated with your liver, gall bladder, stomach, bowel or colon, including hepatitis B or C?	No
Have you been diagnosed with a kidney or bladder problem including kidney failure, nephritis, pyelitis or lupus nephritis?	No
Have you ever been diagnosed with a breathing or lung problem including asthma, emphysema, chronic obstructive airways disease, TB, cystic fibrosis or sleep apnoea?	No
Have you ever been diagnosed with a neurological disorder including paralysis, RSI, chronic fatigue, chronic pain, epilepsy, MS, Parkinson's, eye problem or hearing impairment?	No
Have you ever been diagnosed with a muscular-skeletal or joint problem including arthritis, gout, lupus, osteoporosis or tendonitis?	No
Within the past 5 years have you had a mental health or psychological condition including depression, anxiety or stress that required professional advice, treatment or time off work?	No
Do you usually drink more than 8 standard alcoholic drinks in a single session or more than 28 alcoholic drinks in a typical week?	No
In the past 5 years, have you injected or otherwise used illegal drugs ?	No
To the best of your knowledge, are you infected with HIV or are you carrying antibodies to HIV, or have you ever engaged in any high risk activity related to HIV?	No
Aside from what you've already told us, do you have any other medical condition for which you're currently seeking medical advice , receiving treatment, awaiting surgery or undergoing tests?	No
Have you ever had a parent, brother or sister who, prior to age 60, was diagnosed with cancer, heart disease, stroke, diabetes, kidney disease, multiple sclerosis (MS); muscular dystrophy, Parkinson's, motor neurone disease, Huntington's disease or familial polyposis?	No

Do you earn your living from any of these **risky occupations**?

- a helicopter pilot, charter pilot or aerial photographer No
- a person handling explosives No
- a person working externally more than 15m above ground No
- a professional boxer No
- a professional hunter No
- a professional racing driver No
- a professional scuba diver No
- a professional stunt person No
- a steeplechase jockey No
- an underground miner No
- an agricultural pilot No
- an offshore oil, gas or petroleum worker No
- none of these Yes

Do you participate in any of these **recreational activities**?

- competitive boxing No
- competitive car, bike or powerboat racing No
- hang gliding or other self launch flying No
- micro-light or ultra-light flying No
- mountaineering, outdoor rock climbing or abseiling No
- private fixed wing or helicopter flying exceeding 100hrs per year No
- scuba diving deeper than 40 meters or any cave or wreck diving No
- skydiving or parachuting No
- trans-ocean racing No
- recreational quad-biking or trail-bike riding No
- white water rafting exceeding 80hrs per year No
- rugby (any code) or soccer No
- none of these Yes

First insured person's details

first name	Jess	middle name	
last name	Sample	phone number	2345678
email address	sample@sample.co.nz		
address	7 Sample Street	suburb	Sampletown
city	Sample	postal code	0000
country	New Zealand	doctors name	

Declaration

You must be absolutely truthful with us and disclose all information that is relevant to our decision to provide you cover. If not, we may refuse to pay any claim, and/or change the terms of this policy, or be entitled to void this policy.

- I, [Jess Sample](#), confirm that effective 16 December 2021:
- the information in this application is true and correct, and
 - I am not aware of any other information which could lead me to have a shortened lifespan or to suffer any of the illnesses or conditions covered under this policy, and
 - I am aware of no other medical, lifestyle or family history information which might be relevant to Pinnacle Life's decision to offer me cover, and
 - I have read and understood this policy, and I agree to abide by the terms as set out in this policy document, and
 - I will notify Pinnacle Life of any changes that occur to my state of health or lifestyle or family history before the new policy start date if there is any delay to the start date of my policy, and
 - I understand that Pinnacle Life may review my application even after my policy becomes active. Pinnacle Life may contact me within 14 days with questions and will notify me if my answers change the terms and conditions of the policy.

- I, [Jess Sample](#) cannot confirm, because;
- There are other circumstances which might be relevant to Pinnacle Life's decision to provide me cover. I would like Pinnacle Life to contact me.

How you answered your application

when you applied for this policy on [16 December 2021](#) we asked you, [John Sample](#), the following questions. Included below are the answers you gave us.;

you are	Male
have you smoked tobacco or any other substance in the past 12 months?	No
you live in	New Zealand
you have a	NZ passport / NZ citizenship
In the past 2 years, have you been in continuous paid employment in NZ averaging at least 30 hours per week, either as an employee or self-employed?	Yes
Are you intending to live or work outside New Zealand?	No
your birthdate is	08 May 1979
your height is	180cm
your weight is	78kg
Have you had cancer of any kind, including melanoma, skin cancer, a malignant tumour, leukaemia, lymphoma or any tumour of the brain or spinal cord?	No
Have you ever been diagnosed with diabetes ?	No
Do you have any blood disorder including haemophilia, anaemia or haemochromatosis?	No
Have you ever been diagnosed with high blood pressure ?	No
Have you ever been diagnosed with high cholesterol ?	No
Have you ever had a heart or vascular problem including a stroke, heart attack, rheumatic fever, heart murmur, heart valve problem, chest pain or heart palpitations?	No
Have you had any gastro-intestinal problems associated with your liver, gall bladder, stomach, bowel or colon, including hepatitis B or C?	No
Have you been diagnosed with a kidney or bladder problem including kidney failure, nephritis, pyelitis or lupus nephritis?	No

Have you ever been diagnosed with a breathing or lung problem including asthma, emphysema, chronic obstructive airways disease, TB, cystic fibrosis or sleep apnoea?	No
Have you ever been diagnosed with a neurological disorder including paralysis, RSI, chronic fatigue, chronic pain, epilepsy, MS, Parkinson's, eye problem or hearing impairment?	No
Have you ever been diagnosed with a muscular-skeletal or joint problem including arthritis, gout, lupus, osteoporosis or tendonitis?	No
Within the past 5 years have you had a mental health or psychological condition including depression, anxiety or stress that required professional advice, treatment or time off work?	No
Do you usually drink more than 8 standard alcoholic drinks in a single session or more than 28 alcoholic drinks in a typical week?	No
In the past 5 years, have you injected or otherwise used illegal drugs ?	No
To the best of your knowledge, are you infected with HIV or are you carrying antibodies to HIV, or have you ever engaged in any high risk activity related to HIV?	No
Aside from what you've already told us, do you have any other medical condition for which you're currently seeking medical advice , receiving treatment, awaiting surgery or undergoing tests?	No
Have you ever had a parent, brother or sister who, prior to age 60, was diagnosed with cancer, heart disease, stroke, diabetes, kidney disease, multiple sclerosis (MS); muscular dystrophy, Parkinson's, motor neurone disease, Huntington's disease or familial polyposis?	No
Do you earn your living from any of these risky occupations ?	
a helicopter pilot, charter pilot or aerial photographer	No
a person handling explosives	No
a person working externally more than 15m above ground	No
a professional boxer	No
a professional hunter	No
a professional racing driver	No
a professional scuba diver	No
a professional stunt person	No
a steeplechase jockey	No
an underground miner	No
an agricultural pilot	No
an offshore oil, gas or petroleum worker	No
none of these	Yes
Do you participate in any of these recreational activities ?	
competitive boxing	No
competitive car, bike or powerboat racing	No
hang gliding or other self launch flying	No
micro-light or ultra-light flying	No
mountaineering, outdoor rock climbing or abseiling	No
private fixed wing or helicopter flying exceeding 100hrs per year	No
scuba diving deeper than 40 meters or any cave or wreck diving	No
skydiving or parachuting	No
trans-ocean racing	No
recreational quad-biking or trail-bike riding	No

white water rafting exceeding 80hrs per year
rugby (any code) or soccer
none of these

No
No
Yes

Second Insured Person's Details

first name	John	middle name	
last name	Sample	phone number	456789
email address	sample@sample.co.nz		
address	7 Sample Street	suburb	Sampletown
city	Sample	postal code	0000
country	New Zealand	doctors name	

Declaration

You must be absolutely truthful with us and disclose all information that is relevant to our decision to provide you cover. If not, we may refuse to pay any claim, and/or change the terms of this policy, or be entitled to void this policy.

- I, **John Sample**, confirm that effective 16 December 2021:
- the information in this application is true and correct, and
 - I am not aware of any other information which could lead me to have a shortened lifespan or to suffer any of the illnesses or conditions covered under this policy, and
 - I am aware of no other medical, lifestyle or family history information which might be relevant to Pinnacle Life's decision to offer me cover, and
 - I have read and understood this policy, and I agree to abide by the terms as set out in this policy document, and
 - I will notify Pinnacle Life of any changes that occur to my state of health or lifestyle or family history before the new policy start date if there is any delay to the start date of my policy, and
 - I understand that Pinnacle Life may review my application even after my policy becomes active. Pinnacle Life may contact me within 14 days with questions and will notify me if my answers change the terms and conditions of the policy.
-
- I, **John Sample** cannot confirm, because;
- There are other circumstances which might be relevant to Pinnacle Life's decision to provide me cover. I would like Pinnacle Life to contact me.



Freepost Authority No. 114353

pinnaclelife.co.nz



Pinnacle Life
PO Box 1471
Auckland 1140

Change the owner of your policy

Fold last and seal down

Only the current policy owner(s) can authorise this change of ownership. If there are more than 2 policy owners, you can print off and use as many of these forms as you need. If you want to add an owner and continue being one yourself, you will need to fill in your details as both a current and a new owner. To own this policy, you must be at least 18 years old. A Trust cannot own a policy but the Trustees can, provided that all the Trustees are owners. In this case, we'll need a copy of the Trust deed.

All the owners' signatures must be witnessed but owners cannot witness each other's signatures.

PINNACLE LIFE ONLY

policy number	date registered	
date of change	authorised signature	
current owner 1		current owner 2
owner's name	owner's name	
signature	signature	
witness' name	witness' name	
witness' signature	witness' signature	
witness' occupation	witness' occupation	
witness' address	witness' address	

Fold up first

new owner 1		new owner 2
new owner's name	new owner's name	
address	address	
occupation	occupation	
email address	email address	
mobile phone number	mobile phone number	
signature	signature	
witness' name	witness' name	
witness' signature	witness' signature	
witness' occupation	witness' occupation	
witness' address	witness' address	