MyFamily QuickCover

if. | My Family INSURANCE

Financially protect your family

FEATURES & BENEFITS

QuickCover is a simple life insurance policy that pays out on the death or terminal illness of the insured person, and is designed to give families greater financial choices when a loved one passes away. From paying off debt, to meeting funeral needs or even replacing the income of a key person.

The Cover	The Benefit	When?
Choose from $50,000 up to $200,000 with a stepped premium to suit.	A lump sum payment to cover the multiple financial needs of the family.	Upon the death of the insured person OR when diagnosed with a terminal illness as defined in the policy wording. As soon as all appropriate documents are provided (such as medical diagnosis or a death certificate).

Guaranteed acceptance

Anyone aged 21 to 60 can get QuickCover. Acceptance is guaranteed regardless of your medical history, and any medical conditions you already have will be covered after an initial two year stand down period. Once your policy is in place, cover can continue until age 65 when you'll have the opportunity to switch to The Funeral Plan, with preferential terms for cover after that.

TWO STAGE COVER

Subject to the terms of this policy, because you are not required to provide any health or medical condition information, and your acceptance is guaranteed, cover is provided in two stages.

1. **The first two years**

   For the first two years you are not covered for any conditions that you already have, but you are covered for accidents and any new conditions that may develop during this time.

2. **After the first two years**

   After two years you are covered for new and existing conditions, although a few conditions are permanently excluded.

This policy is underwritten by Autosure Insurance Limited.

For more information, please speak to your Instant Finance team today. A free copy of policy wording and terms and conditions are available in branch.

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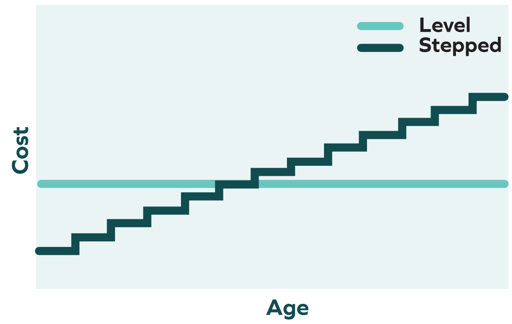
Stepped vs Level Payments

The insurance premium you pay can either be “Stepped”, meaning the premium steps up or increases slightly as you age, or “Level”, meaning you always pay the same amount even as you age. QuickCover is a “Stepped” premium policy.



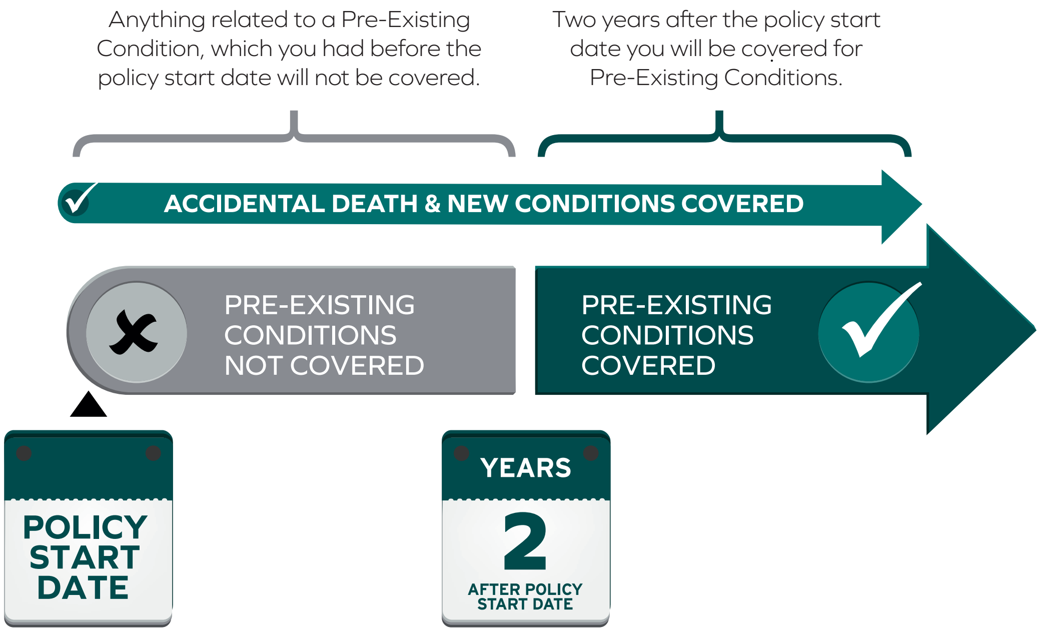
Pre-Existing Condition Exclusion

As outlined on page 1, you are covered for both accidental death and any new health conditions from the policy start date, but for the first two years, you won’t be covered for any health conditions which you had before the policy start date (see definition of Pre-Existing Condition below). After two years, these conditions will be covered.

What is a Pre-Existing Condition?

A Pre-Existing Condition is any health issue you have, or have ever had, before the policy start date. This includes:

- Any health issue that you know about;
- Any health issue which you’ve taken or been prescribed medication for;
- Any health issue which you sought medical help for, or intended to seek medical help for;
- Any health issue where you were experiencing signs or symptoms, for which a reasonable person in your circumstances would have sought medical help.
- No claim will be paid for death or terminal illness, after the policy start date, which has been caused by an intentional self-inflicted act (sane or insane).



Permanent Exclusions:

Death or terminal illness as a result of the below are permanently excluded:

- The effects of alcohol or any drug taken, other than as directed by a medical practitioner registered with the Medical Council of New Zealand.
- War or warlike operations (whether war is declared or not).

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