

Temporary Accidental Death Cover

Temporary Accidental Death Cover is complimentary and provided for a period of time while nib nz insurance limited (trading as Kiwi Insure) assesses your Life & Living Insurance application.

nib nz insurance limited (trading as Kiwi Insure),
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1. How Temporary Accidental Death Cover works

This covers you if you die from a non-medical, unexpected accidental injury. We will pay your proposed beneficiary if one is named in your Life & Living Insurance application or if none, your estate. We will pay the amount of the Life cover you applied for and complimentary Funeral Expenses cover (\$15,000) up to a maximum of \$500,000.

Your death must occur after the date the application is received by Kiwi Insure and within 30 days of the date of the unexpected accidental injury.

'Unexpected accidental injury' means injury caused by violent, unexpected and visible means independent from any other cause.

2. When cover ends

This cover ends the earliest of:

- > 60 days after the date Kiwi Insure receives your Life & Living Insurance application, or
- > the date you withdraw your Life & Living Insurance application, or
- > the date Kiwi Insure defers or cancels your Life & Living Insurance application, or
- > the date your Life & Living Insurance cover starts.

3. You are not covered in some circumstances

Unfortunately there is no cover if your death is directly or indirectly caused, or contributed to, by:

- > any illness, disease, naturally occurring condition, or degenerative condition; or
- > self-inflicted harm, intentional self-injury, whether sane or insane; or
- > aviation other than as a fare paying passenger on a commercial airline; or
- > engaging in mountaineering, rock climbing, scuba diving, hang gliding or motor racing or other extreme sports; or
- > serving in any armed force, including any police force of a country; or
- > any direct or indirect act of war or any act of terrorism; or
- > participation in any criminal act; or
- > the taking of any alcohol or drugs (unless prescribed by a Registered Medical Practitioner and taken as prescribed); or
- > any injury that occurred before the date of the application.

'War' includes warlike activities such as use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, or religious ends. War means war whether declared or not.

'Terrorism' means the use or threatened use of violence, in order to achieve a political, religious, or ideological aim.

'Criminal act' or 'criminal activity' means conduct that is an offence, where the maximum punishment allowed by law for that type of offence is a prison sentence or a sentence of home detention. This includes any conduct that meets the legal requirements for such an offence, even if the conduct does not result in any charges or convictions. It is not necessary for the requirements to be proved beyond a reasonable doubt.

Temporary Accidental Death Cover is provided by nib nz insurance limited (trading as Kiwi Insure). nib nz insurance limited is the only organisation responsible for claims under the cover. nib nz insurance limited (trading as Kiwi Insure) is a related company of nib nz limited and nib nz holdings limited. If you arranged your insurance through nib nz limited, you need to know that the obligations and products of Kiwi Insure aren't guaranteed by nib nz limited or nib nz holdings limited.

Kiwi Insure pays fees to Kiwibank Limited when Kiwibank refers customers to Kiwi Insure and nib nz limited. Kiwi Insure also pays nib nz limited for services, including arranging insurance and making financial advice available. nib nz limited provides financial advice on its own behalf, and not on behalf of Kiwi Insure and Kiwibank Limited. You can find more about how nib nz limited provides financial advice at www.nib.co.nz/about-nib/financial-advice/

nib nz insurance limited has an A- (Strong) Financial Strength Rating from S&P Global Ratings Australia Pty Ltd.

Standard & Poor's rating scale		Rating	Description
Rating	Description	CCC	Very Weak
AAA	Extremely Strong	CC	Extremely Weak
AA	Very Strong	SD or D	Selective Default or Default
A	Strong	R	Regulatory Action
BBB	Good	NR	Not Rated
BB	Marginal		
B	Weak		

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.

The rating scale above is in summary form. A full description of the rating scale can be found at www.standardandpoors.com