



Product Exclusions Brochure

Quick Life Insurance | 22 June 2018

Does this cover suit me?

With every stage of life, your needs and priorities can change. Depending on your health history and personal circumstances, this Policy by itself may not suit your insurance needs or that of your Partner or Relative. That’s why it’s important to carefully consider the terms, conditions and exclusions of this Quick Life Insurance Policy and whether it meets your requirements.

With our quick and easy application process, cover can be bought without us first asking questions about your past or current health and medical history. Given this, we rely on some exclusions to help us manage the risk of your cover. Familiarising yourself with the conditions and events of when we won’t be able to pay a claim can help you determine whether this cover suits your needs. Some of these exclusions apply during the first five years of your Policy and some last forever. This means at claim time, we will collect information about you to see if any of the exclusions apply.

You might wonder why some words are capitalised e.g. “Cover Start Date”. These have definitions on pages 13-15 in the Policy Wording, making it clear what we mean by certain terms (that may seem like insurance jargon).

What exclusions apply?

There are two periods of time where our Quick Life Insurance will not pay a claim:

First five years	At any time
<p>We will not pay for death or Terminal Illness as a result of:</p> <ul style="list-style-type: none"> • suicide; or • intentional or deliberate self-inflicted injury; or • a Pre-Existing Medical Condition. 	<p>We will not pay for death or Terminal Illness as a result of:</p> <ul style="list-style-type: none"> • engaging in criminal activity or illegal acts; or • a Dangerous Occupation or Pastime; or • any of the following conditions where you had symptoms, were diagnosed or sought a diagnosis, advice, care or treatment from a Medical Practitioner prior to the Cover Start Date: <ul style="list-style-type: none"> - hiv infection; hepatitis c; multiple sclerosis; Cancer (refer to the definition on page 2); polycystic kidney disease; familial adenomatous polyposis; huntington’s disease; cystic fibrosis or muscular dystrophy.

What's not covered at any time

Total Exclusions (these apply for the lifetime of the Policy)

We will not pay a claim if a Life Insured's death or Terminal Illness is as result of any the following:

- A Dangerous Occupation or Pastime, which means a work or a lifestyle activity that involves any of the following:
 - explosives; or
 - weapons; or
 - heights above 20m; or
 - depths below 40m underground or underwater; or
 - speeds above 130km per hour (other than as a fare-paying passenger on commercial transportation); or
 - fire-fighter (paid or unpaid); or
 - on active duty in the armed services; or
 - participating as a professional sportsperson; or
 - work offshore (distances greater than 1 nautical mile from shore).
 - Any criminal activity or illegal acts.
 - Any of the following conditions where the Life Insured experienced symptoms, was diagnosed, or a reasonable person would have sought medical advice prior to the Cover Start Date or date of any increase in cover:
 - hiv infection; hepatitis c; Cancer*; multiple sclerosis; polycystic kidney disease; huntington's disease; cystic fibrosis; muscular dystrophy or familial adenomatous polyposis.
- *Cancer means any malignant tumour inclusive of leukaemia, sarcoma or lymphoma, that has been histologically diagnosed (using microscopic examination) by a Medical Practitioner, and is characterised by:
- (a) the uncontrolled growth of malignant cells; and
 - (b) invasion and destruction of normal tissue beyond the basement membrane.

The following are not classified as Cancer:

- Basal cell carcinoma of skin or any hyperkeratosis;
- Cutaneous squamous cell carcinoma, where tumour is <2cm in greatest diameter and the tumour grade is T2MON0 and below; or
- The tumours which are histologically described as pre-malignant or showing the malignant changes of carcinoma in situ (including Cervical dysplasia CIN I, CIN II and CIN III) with a TNM classification of TIS or are classified as FIGO stage 0 (FIGO is the staging method of the International Federation of Gynaecology and Obstetrics).

If you are unsure whether any of the above conditions are applicable to you, please refer your registered doctor to the Quick Life Insurance Policy Wording definitions for further explanation.

What's not covered in the first five years?

Suicide

We will not pay a claim in the first five years if the cause of death or Terminal Illness was a result of suicide or intentional or deliberate self-inflicted injury.

Pre-Existing Medical Conditions

To help us manage the risk of your cover, you will be required to wait for five years from your Cover Start Date before you will be eligible to claim for any event directly or indirectly caused by a Pre-Existing Medical Condition.

If a Life Insured has been subject to any of the following in the five years prior to your Cover Start Date, we define this as a Pre-Existing Medical Condition:

- a condition, sickness, injury or disability; or
- signs or symptoms which led to the diagnosis of a condition, sickness, injury or disability (regardless of whether you were diagnosed before or after your Cover Start Date) or a reasonable person would have been aware of these signs or symptoms; or
- a Life Insured was recommended or received medical advice, treatment or medical investigation for a condition, sickness, injury or disability from a registered doctor or health professional.

In addition to the above, if a Life Insured passes away as a result of stroke, brain haemorrhage, heart attack or coronary heart disease and in the five years prior to their Cover Start Date or the date of any increase in cover (in respect of any such increase), had any one of the following health conditions, these will be defined as Pre-Existing Medical Conditions and no claim will be paid.

Conditions comprise:

- body mass index (BMI) of 40 or greater; or
- total blood cholesterol above 7.0mmol/L; or
- high blood pressure readings - resting systolic blood pressure above 160mmHg and resting diastolic blood pressure above 100mmHg - on 3 separate occasions by a health care provider; or
- having diabetes and suffering from proteinuria or kidney disease or retinopathy or neuropathy or was admitted to hospital for treatment of diabetes or any condition resulting from diabetes.

The first five years waiting period starts from:

- the Cover Start Date; or
- the date of any insured amount increase (excluding any Automatic Sum Insured Increase); or
- the Policy reinstatement date.

If you're still unsure about what you would be covered for after reading this, please contact us on **0800 108 108** for further information and clarification.

Examples of Pre-Existing Medical Conditions

The following are some general examples of how Pre-Existing Medical Conditions might work, to help you understand the type of circumstances in which a claim will or will not be paid. All claims are assessed on an individual basis and these examples are for illustrative purposes only. In the case of inconsistencies between these examples and the Policy Wording, the Policy Wording will prevail.



Linda's Breast Cancer

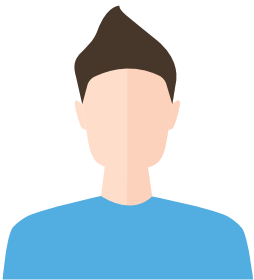
Pre-Existing Medical Condition but unrelated to cause of death.

June 2015 – Linda has her annual check-up with her doctor and is found to have a body mass index of 41. Her doctor advises her to change her diet, stop smoking, exercise and she is placed on cholesterol medication to reduce her high levels.

March 2017 – Linda's Quick Life Insurance application is accepted with Momentum Life.

January 2020 – Although she has never experienced any signs or symptoms, Linda is diagnosed with aggressive breast cancer and is given less than 12 months to live. Her family make a claim under her Quick Life Insurance Policy.

Claim outcome – Approved: As Linda's cause of death is not stroke, brain hemorrhage, heart attack or coronary heart disease, her high BMI reading does not result in a decline of claim due to a Pre-Existing Medical Condition.



David's Heart Attack

Death within five years of Cover Start Date due to a Pre-Existing Medical Condition.

November 2012 – David has his 3rd annual check-up with his doctor and is found to still have a blood pressure reading of 102mmHg resting diastolic and 161mmHg resting systolic. He is placed on blood pressure medication to reduce this though he has no prior history of any heart-related conditions.

March 2015 – David's Quick Life Insurance application is accepted with Momentum Life.

September 2019 – David suffers a heart attack and passes away. His beneficiaries make a claim under his Quick Life Insurance Policy.

Claim outcome – Declined: Although David had no prior history of a heart condition, he is considered to have a Pre-Existing Medical Condition as he had 3 high blood pressure readings within five years prior to his Cover Start Date, and died as a result of stroke, brain hemorrhage, heart attack or coronary heart disease within five years of the Cover Start Date, this claim would be declined.



Alan's Liver Disease

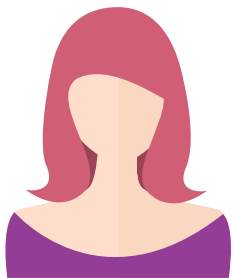
Pre-Existing Medical Condition and claim more than five years after Cover Start Date.

September 2010 – Alan is diagnosed with Wilson's disease, a genetic disorder in which copper builds up in the body.

June 2014 – Alan's Quick Life Insurance application is accepted with Momentum Life.

December 2025 – Alan develops complications due to Wilson's disease and passes away following liver failure. His family make a claim under his Quick Life Insurance Policy.

Claim outcome – Approved: Although Alan's original diagnosis occurred in the five years before his Policy Cover Start Date, the five year waiting period for a Pre-Existing Medical Condition had passed before Alan's death, so his family would receive the Quick Life Insurance Benefit.



Susan's Stroke

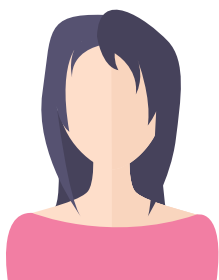
Pre-Existing Medical Condition diagnosed more than five years prior to Cover Start Date.

September 2006 – Susan suffers a stroke and makes a full recovery.

May 2012 – Susan's Quick Life Insurance application is accepted with Momentum Life.

March 2016 – Susan suffers another stroke and passes away. Her nominated beneficiaries make a claim under her Quick Life Insurance Policy.

Claim outcome – Approved: As Susan's first stroke occurred more than five years before her Cover Start Date, and she has not had another stroke or experienced any signs or symptoms or received any further treatment, it is not considered a Pre-Existing Medical Condition and the claim is approved.



Wendy's Emphysema

Symptoms experienced less than five years prior to the Cover Start Date and death within five years.

April 2012 – Wendy starts experiencing shortness of breath and a persistent cough, which worsens to the point that she even finds it difficult to climb stairs. Her husband also notices her persistent cough getting worse and Wendy being constantly fatigued. Despite this she doesn't seek medical advice.

July 2014 – Wendy's Quick Life Insurance application is accepted with Momentum Life.

November 2014 – Wendy is diagnosed with emphysema and her doctor confirms her shortness of breath and persistent cough were a result of her emphysema. She passes away three years later and her husband makes a claim under her Quick Life Insurance Policy.

Claim outcome – Declined: As Wendy's symptoms were within five years of her cover starting and are considered severe enough for which a reasonable person would have sought medical advice for, and she passed away within five years of her Cover Start Date, the claim is declined.

Examples of Total Exclusions



Chris' Pastime above 20m

July 2016 – Chris' Quick Life Insurance application is accepted with Momentum Life.

November 2018 – Chris decides to join a regular canyoning group in Queenstown where he often scales down high rock faces and across river beds.

April 2021 – Chris is always conscious of being safe when canyoning. However on one expedition, a couple of his rock climbing anchors come loose and he suffers a fatal fall from a cliff with a height of 50m. His family make a claim under his Quick Life Insurance Policy.

Claim outcome: Declined. Chris was participating in a Dangerous Pastime at a height greater than 20m and this is not covered by this Policy.



Paul's Prostate Cancer

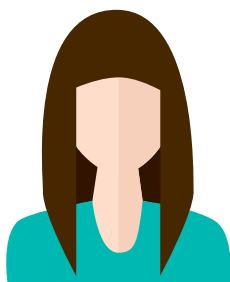
December 2013 – Paul starts feeling more fatigued than usual and notices he is getting up frequently during the night to use the bathroom. He puts it down to needing more sleep and drinking less before bed.

April 2014 – Paul visits his doctor as he is now experiencing blood in his urine and pain in his pelvis. He undergoes an examination and a biopsy by an oncologist and finds a malignant tumour in his prostate. He starts chemotherapy. After 2 rounds of treatment, his prostate cancer is determined to be in remission.

February 2015 – Paul's Quick Life Insurance application is accepted with Momentum Life.

September 2020 – Paul's prostate cancer has unfortunately returned and spread to the rest of his body and his doctor diagnoses his cancer as terminal. His partner makes a claim under his Quick Life Insurance Policy.

Claim outcome: Declined. As Paul's prostate cancer was present and diagnosed as malignant by a Medical Practitioner before his Quick Life Insurance application, his cancer is not covered by this Policy.



Vanessa's Dangerous Occupation

January 2012 – Vanessa's Quick Life Insurance application is accepted with Momentum Life.

March 2014 – Vanessa joins the UN Department of Peacekeeping Operations.

July 2018 – Vanessa is deployed to an operation in the Middle East. She is fatally wounded from shrapnel following a bomb attack. Her family make a claim under her Quick Life Insurance Policy.

Claim outcome: Declined. As the cause of Vanessa's death is due to her occupation in the armed forces, this Quick Life Insurance Policy does not cover the risk associated with her job.

More information

For full terms and conditions of what is covered and excluded under Momentum Life Quick Life Insurance, please read the Policy Wording or contact us for more information.

If you are in any doubt about the suitability of this Policy for your particular circumstances, please seek independent advice.

Visit momentumlife.co.nz

Call 0800 108 108