

Seniors Life Insurance

Policy Document
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The Over 50s
Insurance Specialists

 **NEW ZEALAND
Seniors**



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Welcome to New Zealand Seniors



New Zealand Seniors is a trading name of Greenstone Financial Services NZ Limited (**Greenstone**), NZBN 9429047013582. Greenstone has partnered with Pinnacle Life Limited (**Pinnacle Life**), NZBN 9429030397248, the insurer of this Seniors Life Insurance product. Administration of this Seniors Life Insurance and claims handling services are managed by Greenstone on behalf of Pinnacle Life.

This Policy Document sets out the standard terms and conditions of Seniors Life Insurance. If you purchase Seniors Life Insurance, you will enter a contract with Pinnacle Life, in accordance with these terms and conditions set out in this Policy Document and your Policy Schedule. Please keep these documents in a safe place for future reference.

Greenstone is not a party to this contract and does not guarantee the obligations of Pinnacle Life in respect of this Seniors Life Insurance product, nor does it take any responsibility for the content in this Policy Document.

Policy Document

Reading this Policy Document

Your Seniors Life Insurance Policy consists of this Policy Document and your Policy Schedule. You should read both documents together to ensure you understand your Cover in full.

Some words or expressions have special meaning, which affects the Insurance Cover and/or benefits provided. They usually begin with capital letters, and their meaning is explained in the Glossary on page 22 of this Policy Document.

In this Policy Document, references to 'you', 'your' and 'yours' means unless otherwise stated, the person who is the Policyowner or Key Life Insured, as the context requires. Where a joint plan is applicable, reference to a Life Insured includes you, and/or the Partner Life Insured as the context requires. 'We', 'us' and 'our' means Pinnacle Life, the insurer of your Policy.

This Policy Document is written in two parts:

Part 1: Seniors Life Insurance – At a Glance

The At a Glance part provides an overview of Seniors Life Insurance.

Full details of Seniors Life Insurance can be found in Part 2.

Part 2: Seniors Life Insurance Policy, from page 8

This part explains Seniors Life Insurance in full, including:

- what events are covered under the Policy;
- what is not covered under the Policy;
- terms and conditions;
- general information; and
- claims.

Important Information: It is important to read the information within both parts of this document to ensure the product suits your needs. If there is any inconsistency between Part 1 and Part 2, Part 2 applies.



Part 1: Seniors Life Insurance – At a Glance



Who can apply?

You can apply by yourself for a single plan or apply with your partner for a joint plan.

To be eligible to apply, you must be:

-  aged between 45 and 79; and
-  a New Zealand Resident/s.

You can apply over the phone by calling us on **0800 400 290** or visit **[nzseniors.co.nz](https://www.nzseniors.co.nz)**

What am I covered for?

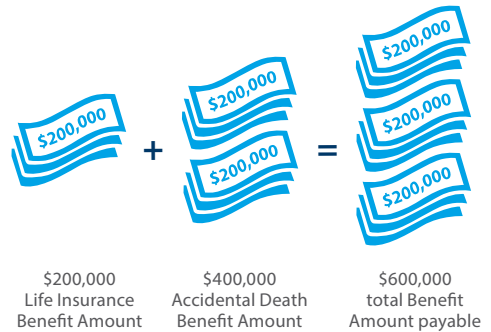
- **Life Insurance benefit:** Upon your death, your beneficiaries will receive your chosen Benefit Amount.
- **Accidental Death benefit:** If your death was due to an Accident, your beneficiaries will receive 2x the Benefit Amount in addition to the Life Insurance benefit.
- **Terminal Illness benefit:** If you are diagnosed with a Terminal Illness with a life expectancy of 24 months or less, you will receive the Life Insurance benefit.

We may advance 20% of the Life Insurance benefit whilst your death claim is being processed. Claims information is required to enable this.

How much can I be covered for?

You can choose to be covered for an amount between **\$10,000** to **\$200,000**.

For a Life Insurance Benefit Amount of \$200,000 a total benefit of \$600,000 is payable for Accidental Death.



Is there a cooling off period?

If you cancel your Policy within the first 30 days from the Commencement Date and you have not made a claim during this time, we will give you a full refund of any premiums you have paid within 15 business days.

How much will my Cover cost?

Premiums are the cost of your Insurance.

How your premiums are calculated

Premiums are determined by:

- age at the Commencement Date
- sex at birth
- chosen Benefit Amount
- smoking status

How your premium is structured

Your Policy has stepped premiums. This means your premiums increase each year on your Policy Anniversary.

Your premium payment frequency options

Premiums for this Policy can be paid fortnightly, monthly, or annually.

What happens if I do not pay my premiums?

We will remind you if you have missed a payment. However, if you do not pay your premiums for more than one month, we will need to take necessary steps to cancel your Policy.

When will a Benefit Amount not be paid?

We will not pay a Benefit Amount if:

- ✗ you do not meet your duty of disclosure;
- ✗ the Policy has ended; or
- ✗ if you die or are diagnosed with a Terminal Illness as a result of an intentional self-inflicted injury in the first 13 months of:
 - the Policy Acceptance Date; or
 - the date the Policy has been reinstated after it was cancelled.

When will my Cover end?

Your Cover will end on the earliest of any of the following events:

- ✗ on your 85th birthday;
- ✗ the date of your death;
- ✗ the date of a Terminal Illness payment; or
- ✗ the date you or we cancel the Policy as explained on page 18.

No benefits will be payable for any event that occurs after the Cover ends.

How do I make a claim?

You or your beneficiaries can make a claim by contacting us via:

Phone: 0800 400 190
Email: claims@nzseniors.co.nz
Mail: New Zealand Seniors
DX Box EP71505
Penrose, Auckland
(no stamp required)

Part 2: Seniors Life Insurance Policy

Introducing Seniors Life Insurance

Seniors Life Insurance provides a lump sum payment in the event of death or diagnosis of a Terminal Illness, while insured under this Policy.

This Policy also includes an Accidental Death Benefit Amount. This is payable if the Life Insured dies as a direct result of an Accident and within 90 days of the Accident.

The events you are not covered for are explained in '**What events are not covered**' on page 9.

With Seniors Life Insurance, the Life Insured is protected 24 hours a day, 7 days a week, worldwide while the Policy is in force.

This Policy Document explains these benefits and the terms and conditions of this Policy.



Life Insurance

Purchasing a Policy

You can apply for a Seniors Life Insurance Policy on your own life or apply for a joint plan to include your spouse, partner, or de facto as a Partner Life Insured.

To apply for this Policy, at the time you commence Cover, the Life Insured must be:

- a New Zealand Resident; and
 - between 45 and 79 years old.
-

What events are covered

Life Insurance benefit

We will pay a Life Insurance Benefit Amount if the Life Insured:

- dies from any cause; or
- is diagnosed with a Terminal Illness with a life expectancy of 24 months or less.

Accidental Death benefit

If a Life Insured dies as a direct result of an Accident, where the:

- Accident occurs while the Life Insured is covered under this Policy; and
- death occurs within 90 days of the Accident;

both the Accidental Death Benefit Amount and the Life Insurance Benefit Amount will be payable.

What events are not covered

To provide Cover at a reasonable cost, we manage our insurance risk through exclusions.

We will not pay a Benefit Amount for a Life Insured if the Life Insured dies, or is diagnosed with a Terminal Illness due to an intentional self-inflicted injury, within 13 months of:

- the Policy Acceptance Date; or
 - where we have agreed to Reinstate the Policy after we cancelled it, the date on which we Reinstate the Policy (Reinstatement date).
-

Benefit Amount**Life Insurance benefit**

A Life Insured can apply for a Benefit Amount from \$10,000 up to a maximum of \$200,000. Your Policy Schedule sets out the Benefit Amount that applies to each Life Insured under your Policy.

Advanced payment

While assessing a claim for death, we may advance 20% of the Life Insurance Benefit Amount to assist with costs associated with the funeral or other similar expenses. We may make this payment without waiting for full claim proofs. However, we must have satisfactory documented evidence of the Life Insured's age, death and be reasonably satisfied that the benefit will be payable under your Policy.

We will not make an advanced payment if the death is due to an intentional self-inflicted injury within 13 months of the Acceptance or Reinstatement Date.

If we make the advanced payment, we will reduce the final Benefit Amount by the amount already paid.

Accidental Death benefit

The Accidental Death Benefit Amount is two times the Life Insurance Benefit Amount (maximum of \$400,000). If a Life Insured dies as a direct result of an Accident within 90 days of the Accident, both the Accidental Death Benefit Amount and the Life Insurance Benefit Amount are payable.

For example: if you choose a Life Insurance Benefit Amount of \$100,000, and die due to, and within 90 days of, an Accident, a benefit of \$300,000 is payable – this includes a \$200,000 Accidental Death Benefit Amount plus a \$100,000 Life Insurance Benefit Amount.

Maximum benefit limits

To enable us to manage the insurance risk on any one Life Insured, we set a maximum limit on the Benefit Amount for a Life Insured under all Seniors Life Insurance and Seniors Term Life Insurance policies.

If the Life Insured is covered under more than one Seniors Life Insurance Policy or Seniors Term Life Insurance Policy, we will apply the maximum benefit limits set out below. This will apply across all your Seniors Life Insurance and Seniors Term Life Insurance policies:

- Life Insurance benefit – \$200,000
- Accidental Death benefit – \$400,000

If the maximum benefit limit for a Life Insured has been exceeded, we will reduce the Benefit Amount to bring it back in line with the maximum benefit limit allowed for that Life Insured. Any reduction will be applied to the Seniors Life Insurance Policy or Policies most recently started, and we will refund any excess premiums paid as a result.

We will make reasonable attempts to contact you prior to making any reduction. If we are unable to reach you, we will:

- proceed with the reduction and provide a refund of premium if required as described above; and
- send you an updated Policy Schedule reflecting the adjustments to the Policy.

If the Life Insurance Benefit Amount once adjusted still does not comply with the maximum or minimum limit available on the Policy, we reserve the right to cancel the Policy from inception and treat it as though it never existed. We will notify you of the cancellation in writing.

When your Cover starts

If we accept your application for Seniors Life Insurance your Cover will start on the Acceptance Date set out in the Policy Schedule. Your first premium is deducted on the Commencement Date, which is also set out in the Policy Schedule.

We will automatically renew your Policy on each Policy Anniversary until Cover under your Policy ends (see below), provided you pay your premiums when they are due and you comply with the terms and conditions of your Policy.

When your Cover ends

Cover for a Life Insured ends on the earliest of any of the following events:

- on their 85th birthday;
- the date of their death;
- the date of payment of a Terminal Illness claim;
- the date they cancel the Policy; or
- the date we cancel the Policy.

Joint plan

If the Cover ends because the Key Life Insured reaches age 85, Cover for the Partner Life Insured will continue, and the Key Life Insured will remain as Policyowner.

If Cover ends because of the Key Life Insured's death or payment of a Terminal Illness claim, the Partner Life Insured can retain their Cover. We will issue a new Policy with the Partner Life Insured named as the Policyowner. It will be issued as a single plan and continue under the same terms as the original Policy, provided the first premium is paid. The timing of the 13-month exclusion under '**What events are not covered**', will be based on the Acceptance Date of the original Policy.

If Cover ends for the Partner Life Insured, Cover will continue for the Key Life Insured under the same Policy.

Premium

How we calculate your premiums

Premiums are the cost of your Insurance. Your Policy Schedule outlines the premium you must pay when the Policy starts.

Your premium is stepped. This means that it will increase each year at each Policy Anniversary. We will send you an updated Policy Schedule 30 days before your Policy Anniversary, while your Policy remains in force, explaining your updated premium.

We have set a premium rate table for the product which outlines the premiums charged for each year of Cover over the life of your Policy.

We calculate your premiums separately for each Life Insured based on the following:

- their age at the Commencement Date;
- their sex at birth;
- the Benefit Amount; and
- their smoking status.

Payment methods, frequency, and due date

Your premium will be debited on the date of your choice, either fortnightly, monthly, or annually.

The date you nominate your first premium to be deducted, is referred to as the Commencement Date.

You may apply at any time to change the method of payment of premiums by calling **0800 400 290**.

If you are having difficulty making your premium payments, please contact us, and we will inform you of the options we can provide to assist you to retain your Cover.

All transactions are in New Zealand Dollars.

Premium rate changes

We may increase the premium rates applying to your Policy but only if we change the premium rate applying to all (or the same group of) Seniors Life Insurance policyowners/customers. We will send written notice of any change to you (to your last address notified to us) at least 90 days before the effective date of the change.

Claims

Making a claim

If you (or your legal representative) would like to claim under this Policy, please call **0800 400 190** or email to: claims@nzseniors.co.nz
Alternatively, write to:

New Zealand Seniors
Reply Paid DX Box EP71505
Penrose, Auckland
(no stamp required)

You will be sent a form to be completed, signed, and returned. We may also require your treating doctor or specialist to complete a form at your expense (or your estate's).

Claims should be made as soon as possible after the event giving rise to the claim. We encourage you to lodge your claim within 120 days of the insured event, as this will assist in reducing any delays in the assessment of your claim.

The Policy must be in force when the insured event occurs.

Before a claim can be fully assessed, we must receive proof, provided at your (or your estate's) expense and to our reasonable satisfaction, that the insured event has occurred.

In addition, proof must be supported by one or more appropriate Medical Practitioners or Specialist Medical Practitioner and all relevant information, including any test, examination, or laboratory results must be provided to us.

We may be entitled to refuse to pay the benefit under this Policy if we do not have evidence to our satisfaction of your death, the cause of your death, or of the applicable insured event.

We reserve the right to require the Life Insured, to undergo (at our expense) medical examinations or other reasonable tests (including, where necessary, a post-mortem examination) to confirm the occurrence of an insured event. In addition, we may conduct investigations to assess the validity of the claim, or where information is inconsistent. This could involve the use of investigation agents and surveillance, legal advisers and the collection of personal data.

Who we pay

You can nominate up to five beneficiaries to receive payment of the Benefit Amount on your death. To make a nomination, you can call us on **0800 400 290** or complete the Nomination of Beneficiaries Form that can be downloaded from nzseniors.co.nz and emailed to support@nzseniors.co.nz or mail to:

New Zealand Seniors
Reply Paid DX Box EP71505
Penrose, Auckland
(no stamp required)

Unless a valid benefit nomination applies, we make all benefit payments to you, or on your death:

- under a single plan, to your legal representative, or other person that we are permitted to pay under New Zealand law; or
- under a joint plan, to your surviving Partner Life Insured.

All benefits paid in connection with this Policy will be made in New Zealand Dollars.

General Information

Your 30-day money back guarantee

If within 30 days from the Commencement Date you decide you do not wish to keep the Policy, please send a written request with your instructions to cancel the Policy along with your full name and Policy number. If we receive your request within 30 days of your Commencement Date, provided you have not made a claim, we will refund any premiums you have paid and confirm in writing that we have cancelled your Policy. This is known as the 'cooling off' period.

Insurance risks

In considering whether to acquire Seniors Life Insurance, there are a number of Insurance risks you should be aware of, including:

- you need to select the Insurance product and apply for the appropriate level of Cover for your needs. If you do not have the appropriate type and level of Cover, it might cause you or your family to suffer financial hardship even after receiving the benefit payment;
 - it is possible you will pay more in total premiums than the value of the Cover, depending on how long you hold the Cover for;
 - if you are still living when the Policy expires at age 85, this Policy will not pay any Life Insurance Benefit Amount or Accidental Death Benefit Amount and there is no refund of the premiums you paid;
 - if you are replacing a contract or policy with another contract or policy, you should consider all the terms and conditions of each policy before making a decision to change;
 - over time, your circumstances may change, and you may find that you are less able to afford to pay the premium;
 - Seniors Life Insurance is designed purely for protection. It is not an investment. This means that, if you cancel your Policy or your Policy otherwise ends, you will not receive anything back;
 - We may not pay a benefit in some circumstances (refer to the information for '**What events are not covered**' on page 9) either because you are not covered or an exclusion applies under your Policy.
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Changing your Cover

You can call us on **0800 400 290** to discuss changing your Insurance Cover.

From the Acceptance Date of the Policy, you can request the following changes be made to your Policy:

- your personal details;
- decrease a Life Insured's Benefit Amount; or
- change a Life Insured's status from smoker to non-smoker, for the purpose of determining your Insurance premium rating. You will need to provide a declaration.

From the Acceptance Date of the Policy, the following changes cannot be made to your Policy:

- increase a Life Insured's Benefit Amount;
- change from a single to a joint plan; or
- transfer or assign the Policy to another person or entity.

Any change, and the terms and conditions relating to the change, are subject to approval and written confirmation by us.

You may be eligible to purchase an additional Policy if you require more Cover or Cover for a partner.

Cancelling your Policy

By us:

If your premium remains unpaid for more than one month from when it is due, your Policy will be cancelled. Before cancelling your Policy, we will provide a written notice setting out the overdue premium payments and the timeframe you have to rectify any overdue payments.

Within six months of the date that the Policy is cancelled, you can apply to reinstate Cover. However, your application will be subject to underwriting and may be subject to new terms and conditions or your application to reinstate Cover could be declined.

The Policy will be cancelled if you are on a temporary work visa and cease to reside in New Zealand. In this case, if you paid an annual premium, we will refund the annual premium less a pro rata amount covering the period for which you were insured. You must tell us if you are on a temporary work visa and have stopped residing in New Zealand.

We may also cancel your Policy where you have failed to comply with your duty to disclose all matters which may be material to our decision to provide Insurance Cover.

If the Life Insurance Benefit Amount does not comply with the maximum or minimum benefit limits available on the Policy, we reserve the right to cancel the Policy from inception, refund any premiums paid and treat it as if it never existed, as outlined in the '**Maximum benefit limits**' section on page 11.

By you:

You can also cancel this Policy at any time after the 30-day cooling off period.

If you wish to cancel your Policy, please send a written request providing your instruction to cancel along with your full name and Policy number to:

New Zealand Seniors
Reply Paid DX Box EP71505
Penrose, Auckland
(no stamp required)

or email to: support@nzseniors.co.nz

Upon receiving your request, we will cancel your Policy. Where you have paid your premium on an annual basis, we will refund the annual premium less the amount covering the period for which you were insured. Any refund of premiums will be paid to you.

Information you provide must be true

It is your responsibility to be truthful and honest with us. We rely on the information you give to issue your Policy and pay any claim. If you fail to comply with your duty of disclosure, we may reduce our liability for any claim and/or cancel your Policy.

If the misrepresentation is material and substantially incorrect, we may, at our discretion, avoid the Policy retrospectively from the Acceptance Date with the effect that the Policy never existed.

Contact us

Immediate response

Usually when you have a concern, we can resolve it immediately on the phone. If we cannot immediately resolve your concern, we will treat it as a complaint and take steps to resolve your matter as soon as possible. Please contact us using one of the following means:

Phone: 0800 400 290
Email: support@nzseniors.co.nz
Mail: Customer Service Complaints
New Zealand Seniors
Reply Paid DX Box EP71505
Penrose, Auckland

Please provide your Policy number to enable the enquiry to be dealt with promptly. Your enquiry or complaint will be dealt with by someone with appropriate authority.

Internal dispute resolution

If we have not resolved your matter to your satisfaction, at your request, we will escalate your complaint for review by our Internal Dispute Resolution team. All escalated matters will be acknowledged within two business days of being escalated. After full consideration of the matter, a written final response will be provided that will outline the decision reached and the reasons for the decision.

External dispute resolution

In the unlikely event that your complaint is not resolved to your satisfaction, you may refer your matter to the Insurance & Financial Services Ombudsman (**IFSO**), provided your matter is within the scope of the IFSO Terms of Reference.

The IFSO is an independent dispute resolution service that is provided free of charge. Pinnacle Life is a member of IFSO.

You may contact the IFSO at:

Insurance & Financial Services Ombudsman

Mail: PO Box 10-845
Wellington 6143
Phone: 0800 888 202
Website: ifso.nz
Email: info@ifso.nz

Compliance

We protect your privacy

We understand how important your privacy is to you. All information you provide us will be held securely and confidentially. 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 consent to us collecting information from someone else. This information will be used to process your application, administer your Policy, assess and manage a claim or application, pay any claim, offer you other products and for any other purpose directly related to one or all of these. We will also use your personal information to comply with our legal obligations. If you do not supply us with the information requested, we may not be able to process your application. You may contact us at any time to access or correct any information we hold about you.

From time to time, we may offer you other products, such offers may be made electronically and by our service provider, Greenstone. However, if you do not want this information, you can request that we do not send it to you at any time. Your personal information will be shared with, and may be collected by our service provider Greenstone, and their related companies in New Zealand and Australia.

We are unlikely to disclose your personal information in any other foreign jurisdiction. However, there is a possibility that we may need to do so if other parties that we deal with in respect of this Policy are based in these jurisdictions. To the extent we do, we will comply with our obligations at law (including ensuring that privacy laws in those jurisdictions are consistent with the Privacy Act).

We may disclose your personal information with reinsurers, financial advisers, claims assessors, mail distributors, and any other service providers if such disclosure is necessary to perform the Insurance services in accordance with this Policy. We will also disclose your information to any person or organisation where required by law.

For further information on privacy, please see our privacy policy on our website.

New Zealand law applies

This Policy is governed by New Zealand law. Any legal action in relation to this Policy should be conducted in New Zealand.

Our statutory fund

All payments that we receive from you (or pay to you) in relation to this Policy will be transacted through the Pinnacle Life 'Rimu Statutory Fund'.

Pinnacle Life is required under New Zealand law to have such a fund to protect your interests by ensuring accounting transparency.

Glossary

Acceptance Date	means the date your application for a Life Insured is accepted by us and Insurance cover starts as set out in your Policy Schedule.
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Accident	means an event resulting in bodily injury while the Life Insured is covered under this Policy, where the injury is directly and solely caused by: <ul style="list-style-type: none">■ unintentional;■ accidental;■ violent;■ external; and■ visible means without any other contributing causes and where the injury is not intentionally self-inflicted.
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Accidental Death	means death occurring as a direct result of an Accident and where death occurs within 90 days of the Accident.
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Benefit Amount	means the amount payable on the applicable insured event covered under this Policy in respect of the Life Insured. The Benefit Amount at the Acceptance Date for each benefit for each Life Insured is shown in the Policy Schedule.
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Commencement Date	means the date on which your first premium payment is deducted. The date you select for the first premium deduction is shown on the Policy Schedule.
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Cover / Insurance	means, in respect of the Life Insured, the Insurance benefits that have been applied for by the Policyowner for a Life Insured and accepted by us as indicated on the Policy Schedule.
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Insurance Plan	means the Insurance Plan nominated by the Policyowner in the application when accepted by us. The Insurance Plans available under the Policy are: <ul style="list-style-type: none">■ single plan – this plan applies if the Key Life Insured is the only person nominated in the application, in which case you are the Policyowner; or■ joint plan – this plan applies if there is a Key Life Insured and a Partner Life Insured nominated in the application, in which case the Key Life Insured is the Policyowner.
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Key Life Insured	means the person named in the Policy Schedule as the Key Life Insured.
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Life Insured means, as the context requires, the Key Life Insured and, if applicable, the Partner Life Insured. The lives Insured are set out in the Policy Schedule.

Medical Practitioner means a Medical Practitioner who is registered with the New Zealand Medical Council. The Medical Practitioner must not be the Policyowner or a Life Insured under this Policy, their spouse, relative, or business associate.

New Zealand Resident means a person who resides in New Zealand when they apply and:

- is a New Zealand or Australian citizen; or
- holds a New Zealand permanent residency visa; or
- has been in New Zealand continuously for six months or more on a temporary work visa and resides in New Zealand.

Partner Life Insured means a Life Insured who is not the Policyowner. A partner can be a legal spouse or de facto partner of the Policyowner.

Policy means the legal contract between you and us. The Policy is made up of:

- this Policy Document;
- the current Policy Schedule; and
- any amendments or endorsements.

Policy Anniversary means the anniversary of your Policy's Commencement Date.

Policy Document means this document that sets out the terms and conditions of Seniors Life Insurance.

Policy Schedule means the document issued with your Policy that confirms the details of your Policy and is updated from time to time. When we issue a new Policy Schedule, it will replace previous Policy Schedules.

Policyowner means that when you buy this Policy as the Key Life Insured, you are automatically the Policyowner.

Reinstate / Reinstated / Reinstatement means the process of us putting your Policy back in force. If you do not pay your premium and we cancel your Policy, you can apply to have your Policy Reinstated within six months. Eligibility criteria may apply.

Specialist Medical Practitioner means a Medical Practitioner who practices in a specialty field and registered with the New Zealand Medical Council. The Specialist Medical Practitioner must not be the Policyowner, their spouse, relative or business associate.

Terminal Illness

means the diagnosis by a Medical Practitioner or Specialist Medical Practitioner, of a Terminal Illness where life expectancy, after taking into account all reasonably available treatment, is 24 months or less.







**For more information
call 0800 400 290
or visit nzseniors.co.nz**