



Life cover

with early payment
for critical illness

This policy provides cash in the event of your death or if you suffer a critical illness. It paves the financial future for those you leave behind.

Draft



Life cover with early payment for critical illness

Welcome to Pinnacle Life. We are a 100% New Zealand-owned life insurance company operating from offices in Auckland, New Zealand. Contact us at ask@pinnaclelife.co.nz or call us on 0800-22-22-23 or internationally on +64 9 522-5515. Or find out more about us at www.pinnaclelife.co.nz. Pinnacle Life offers you life cover according to the policy terms included in this document.

your cover

this policy	Policy number [Draft] First issued 19 February 2020 Last updated 19 February 2020
'you', the policy owner	John Sample , born 25 December 1977 , living in New Zealand . As policy owner, you're the only person who can authorise changes to this policy and the proceeds of any claim under this policy will only be paid to you or to your estate.
the 'insured person'	John Sample , a male , born 25 December 1977 , living in New Zealand , insured as a non-smoker . The insured person is the person whose life is insured under this policy.
what you're covered for	Life Cover We'll pay you a lump sum of NZ\$500,000 if the insured person; <ul style="list-style-type: none">• dies, or• is 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), whichever occurs first. 50% extra cover for Accidental Death We'll pay you an additional lump sum of \$250,000 if the insured person dies accidentally* (*see definitions) Early payment for Critical Illness: We'll advance you the first NZ\$100,000 of your life cover as an 'early payment' if the insured person suffers from any of the critical illness conditions outlined in the definitions for the first time
what you're <u>not</u> covered for	We'll not make any payment under this policy if the Insured Person's death or illness results from their; <ul style="list-style-type: none">• suicide or self inflicted injury, if it occurs on or before 19 March 2021.• participation in base jumping, trans-ocean solo-sailing, caving, canyoning.• deployment in the armed forces/peace corps or as a journalist or news cameraman outside NZ, Australia, UK, Ireland, USA, Canada, Hong Kong or Singapore. We'll not pay the 50% extra cover for Accidental Death if the insured person's death results from their; <ul style="list-style-type: none">• active participation in a strike, riot, civil disobedience, coup or revolution• causing an accident whilst under the influence of alcohol or non-prescribed drugs• committing or attempting to commit an unlawful act We'll not make an early payment for critical illness if the Insured Person dies within 14 days of suffering the critical illness or condition, or <ul style="list-style-type: none">• the critical illness or condition occurs while the policy is suspended, or• the critical illness or condition results from intentional self injury or,• the Insured Person's illness, or symptoms thereof, occur on or before 19 June 2020
your cover starts	On 19 February 2020 if we receive your first payment within 14 days of this date. Otherwise the cover starts when we receive your first payment. If your first payment isn't received by 19 March 2020 this offer lapses and you'll need to reapply.

your payment	<p>Your payment is NZ\$75.51 per month.</p> <p>This includes:</p> <ul style="list-style-type: none"> • A reduction of \$8.39 per month for the first 12 months because you applied online. <p>On 01 March each year, your payment will be increased to take account of the insured person's advancing age plus the annual CPI increase (unless you've chosen to stop CPI increases). Your first increase will be effective on 01 March 2021. No GST is charged on Life Cover. GST is included for the Critical Illness Cover. An additional 3.95% will apply if you pay by credit card.</p>
your cover ends	<p>As long as you continue making your payments, your Life Cover will end on the day we pay out your claim for either death or terminal illness.</p> <p>Your 50% extra cover for Accidental Death will end on 31 December 2057, being the last day of the month on which the insured person turns 80.</p> <p>Your entitlement to receive the early payment for Critical Illness will end on 31 December 2047, being the last day of the month in which the insured person turns 70, or on the day we pay out a critical illness claim, whichever occurs first.</p>

eligibility

who can buy this policy	<p>This policy can be purchased from Pinnacle Life by people aged 18 to 69, who are NZ citizens or passport holders or holders of a NZ residency visa/permit or a work permit of 2 years or more and who permanently reside in NZ, Australia, UK, Ireland, USA, Canada, Hong Kong or Singapore. Only one person can be insured under this policy. A partner or spouse will need to be insured under a separate policy.</p>
how much cover you can buy	<p>You can buy as many policies from us as you wish. You can be covered with us for up to \$2.25million across your Life, Mortgage and Accidental Death policies, with maximum cover amounts of \$1.5million for Life and/or Mortgage Cover, \$1million Accidental Death Cover, and \$625,000 for Serious Illness or Critical Illness Cover. If when you buy your policies from us you exceed these amounts without our express consent, your cover will be limited to the first \$2.25million, \$1.5million, \$1million and \$625,000 respectively.</p>

changes

change policy owner	<p>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 by completing the 'change of ownership' form attached to this policy document.</p>
increase your cover for inflation	<p>Each year on the anniversary of your policy, until the insured person is aged 60, we'll automatically increase your cover to help your policy keep pace with inflation. The amount of the increase will be based on the Consumer Price Index ('CPI') published by Statistics New Zealand in September of each year, with the proviso that we'll not increase your cover by more than 5% in any given year. To stop the next CPI increase, just tell us in writing before your next policy anniversary. If you stop the CPI increase for two consecutive years, you'll no longer be eligible for CPI increases. The CPI increase is not offered if you've previously claimed (or you're eligible to claim) under this policy or if your payments under this policy are loaded by more than 125% due to the insured person's health.</p>

increase your cover
for a special event

A 'special event' gives you the opportunity to increase your cover with no further questions asked regarding the insured person's health.

When do you qualify?

You qualify for a special event increase if the insured person is aged 59 or less and has taken out or increased their mortgage within the past 3 months. You also qualify for a special event increase if the insured person has married (including a civil union), divorced or become a parent within the past 6 months. A special event increase is not offered if you've previously claimed (or you're eligible to claim) under this policy or if your payments under this policy are loaded by more than 50% due to the insured person's health.

What are the limits?

You're entitled to 3 special event increases, with no more than 1 increase per year, provided that no single increase exceeds \$250,000 for Life Cover or \$50,000 for Critical Illness Cover and the cumulative total of all such increases doesn't exceed \$250,000 for Life Cover (and \$50,000 for Critical Illness Cover). Where the special event relates to a mortgage, however, your increase in cover can't exceed the amount by which your mortgage has increased. Following a special event increase, your cover with us can't exceed \$2.25million across your Life, Mortgage and Accidental Death policies, with maximum cover amounts of \$1.5million for Life and/or Mortgage Cover, \$1million Accidental Death Cover, and \$625,000 for your Critical Illness Cover. If at any time you decrease your cover, your special event increase limits will reduce proportionally.

increase your cover
because you want to

You can apply at any time to increase your cover; however we're not obliged to approve the increase. Our approval will depend on several factors such as your reason for the increase and the insured person's health. We'll also need the insured person's written consent. Following any such increase, your cover with us can't exceed \$2.25million across your Life, Mortgage and Accidental Death policies, with maximum cover amounts of \$1.5million for Life and/or Mortgage Cover, \$1million Accidental Death Cover, and \$625,000 for your Critical Illness Cover without our express consent. A standdown period of three months will apply to any increase in Critical Illness Cover. From time to time we may approach you with an offer to increase your cover on favourable terms.

change your 50%
extra Accidental
Death cover

You've chosen to add the 50% extra cover for Accidental Death to your policy. This cover is optional and you can remove it from your policy at any time. For as long as you keep this extra cover, we'll keep it fixed at 50% of the amount of your Life Cover; meaning you can't change the 50% to some other percentage. If you increase or decrease your Life Cover, we'll increase or decrease your Accidental Death cover proportionally.

decrease your cover

We'll always reduce your cover if you request it. There are no conditions or penalties. A decrease in your cover will decrease your ongoing payments.

stop smoking

If the insured person is currently insured as a smoker* (*see definitions) and they stop smoking for 12 months or more, you can request us to reduce your monthly payments. We'll need the insured person to complete a non-smoking declaration before payments can be reduced.

environmental
changes

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.

law or tax changes

If the law or tax regulation or their interpretation changes and these changes increase the costs we incur in managing your policy then, at our discretion, we can increase your payments to absorb these additional costs. If this occurs we'll notify you at least 30 days ahead of any increase.

cancellation

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've paid either 6-months or annually in advance, in which case we'll refund the amount you've pre-paid.

no cash value

This policy contains no savings or investment, nor does it participate in the profits of Pinnacle Life. The policy has no cash value if cancelled.

payment

how we calculate your payments	Your payment is based on the cover you select and the insured person's gender, smoking habits and declared state of health. We also take into account the insured person's occupation and pastimes. Each year on the anniversary of your policy your payment is automatically increased to take account of the insured person's advancing age plus the annual CPI increase to your cover (unless you've chosen to stop CPI increases). We'll notify you at least 20 days ahead of a price increase. If the insured person's health deteriorates from year to year, it has no impact on what you pay.
currency	All transactions are in New Zealand Dollars.
2 or more policies	If you have two or more policies with Pinnacle Life and they are paid by direct debit from a single bank account, you qualify for a discount of \$2.00 per month on the second and all subsequent policies. Contact us to arrange this.
payment frequency & due-date	Your payments follow a monthly cycle. They are due on the 5th of each month to pay for the following month's cover. Your first payment may not be processed exactly on the 5th, it depends on the day you apply. Hence, your first two deductions may be as little as 1 week apart or as much as 5 weeks apart. We can offer a six-monthly or an annual payment cycle. Contact us to arrange this.
payment methods	You can pay by direct debit, credit card or internet banking. You can switch between payment methods at any time. To pay by direct debit you'll 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 additional charges if you pay by direct debit or internet banking. If you pay by credit card you'll pay an additional fee of 3.95%. If you pay in a currency other than NZ Dollars, your bank may charge an additional fee for exchanging your currency.
cover suspended for non-payment	If your monthly payment is not made on or before the 5th and you fail to pay before the 1st of the next month your cover will immediately be suspended. If this happens; <ul style="list-style-type: none">• We'll notify you of the suspension at your last known contact address• We won't pay any claim relating to a period in which cover was suspended• Your cover will restart in the month following your next payment.
policy terminated for non-payment	If you miss any 3 payments within a 24-month period without catching them up, your policy will terminate the next time you miss a payment. If this happens; <ul style="list-style-type: none">• We'll notify you of the termination at your last known contact address• Your cover stops on the 1st of the month following the last due-date missed• There are no refunds for the payments you have made to date.

claims

information we need to assess your claim	For a death claim we'll need a copy of the insured person's death certificate, a coroner's report if one has been issued and proof of identity. A coroner's report is always required for an accidental death claim. For a terminal illness claim we'll need a written opinion from a medical specialist* (*see definitions) stating the nature of the insured person's illness, when it was first diagnosed and that as a result of this illness they are likely to have 12 months or less to live. 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. We may need further information, including information from the insured person's doctor and for any illness claim we're entitled to seek a second opinion which we'll pay for. We're not obliged to pay a claim until we receive all the information we require.
who we pay	The proceeds of any claim paid under this policy will only be paid to you, the policy owner, or to your estate if you are deceased.

compliance

we protect your privacy	All information you provide us will be held securely and confidentially. The only use of this information will be to process your application, to administer your policy and ultimately to pay any claim. From time to time we may like to offer you other products, however, if you don't want this information you can request that we don't send it to you.
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NZ law applies	This policy is governed by New Zealand law. Any legal action in relation to this policy must 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 our 'Rimu Statutory Fund'. We are required under New Zealand law to have such a fund to protect your interests by ensuring accounting transparency.
being truthful	It's your responsibility to be absolutely truthful with us. We rely on your information to issue your policy and pay any claim. If you're not absolutely truthful or if you fail to disclose all relevant information to us, we can at our discretion void* (*see definitions) your policy or change the terms of your policy as we deem appropriate. If your claim is based on false or incomplete information we won't be liable to pay the claim and we can, at our discretion, void your policy. If, after we pay any claim, we find that it was based on false or incomplete information, all claim payments must be refunded to us.

definitions

we, our, us	We', 'our' or 'us' means Pinnacle Life.
you, your	'You' or 'your' means the policy owner.
Insured Person	An insured person is a person whose life or health is covered under this policy.
smoker / non-smoker	If a person has smoked a cigarette or any other substance in the past 12 months, they're a 'smoker'. If not, they're a 'non-smoker'.
medical specialist	A practicing medical specialist, licensed to practice his or her medical specialty within NZ, Australia, UK, Ireland, USA, Canada, Hong Kong or Singapore and whose specialty qualifies him or her to make a prognosis related to the terminal illness or to confirm a diagnosis regarding one of the twenty four critical illness conditions covered under this policy.
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're referred to us by a referring partner you'll receive specific additional benefits which they've negotiated on your behalf.
accidental death	A person's death is accidental if they die within 180 days of sustaining an injury that caused their death, where the injury was directly and solely caused by external, violent and accidental means. Death caused by a self-inflicted injury or suicide is not regarded as accidental.
to 'void' your policy	This means your policy will be considered never to have existed, payments you have made will not be refunded and no claim will ever be paid.

critical illness definitions

advanced dementia (including Alzheimer's disease)	<p>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.</p> <p>Significant cognitive impairment means a deterioration or loss of intellectual capacity that results in a requirement for a permanent supervision by a third party or be permanently unable to carry out two (2) or more activities of daily living* without the assistance of another adult person.</p> <p><i>*Refer to definitions of activities of daily living.</i></p>
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:</p> <p>Results in anaemia, neutropaenia and thrombocytopaenia; and 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 to 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 to be removed 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	<p>Open heart bypass surgery is 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.</p>
cancer	<p>Cancer is 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	<p>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.</p>
chronic kidney disease	<p>End stage renal failure presenting as chronic irreversible failure of both kidneys to function, which requires permanent renal dialysis or renal transplantation.</p>
chronic liver disease	<p>End stage liver failure with permanent jaundice, ascites or hepatic encephalopathy. Liver disease caused by alcohol or drug abuse is specifically excluded.</p>

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 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	A heart attack is 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*. <i>*Refer to definitions of activities of daily living.</i>
major burns	Means 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	The life assured has undergone 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: <ul style="list-style-type: none"> • Kidney; or • Liver; or • Heart; or • Lung; or • Pancreas; or • Small bowel; or • Bone marrow.
motor neurone disease	The unequivocal diagnosis of motor neurone disease by an appropriate consultant neurologist and confirmed by neurological investigations. Motor neurone disease caused by drug and alcohol abuse is specifically excluded.
multiple sclerosis	The unequivocal diagnosis of multiple sclerosis by an appropriate medical specialist resulting in: <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). <i>* Refer to definitions of activities of daily living.</i>
muscular dystrophy	The unequivocal diagnosis of muscular dystrophy by an appropriate consultant neurologist. Muscular dystrophy caused by drug and alcohol abuse is specifically excluded.

parkinson's disease

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:

- Rigidity; or
- Tremor; or
- Akinesia.

All other types of Parkinsonism are excluded.

stroke

A stroke is 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).

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.

Your cover does not extend to these less severe, non-permanent or reversible disturbances of brain function:

- 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

Your cover also does not extend to brain tissue damage or disturbances in brain function caused by a head injury

*activity of daily living

An "activity of daily living" means the ability to:

- move to, from, and within a bed, chair or wheelchair; or move from place to place by walking, using a wheelchair or with the help of a walking aid; or
- dress and undress (including grooming and fitting with artificial limbs); or
- bathe and shower; or
- eat and drink; or
- use a toilet for normal personal hygiene.

how you answered our application

when you applied for this policy on [19 February 2020](#) we asked you, [John Sample](#), the following questions and these were your answers;

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
your birthdate is	25 December 1977
your height is	180cm
your weight is	80kg
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?	Yes
Which of these breathing or lung problems have you had?	
Cold, flu or upper respiratory tract infection	Yes
Hay fever, rhinitis or sinusitis	No
Laryngitis, pharyngitis or tonsillitis	No
Asthma	No
Bronchitis	No
Pneumonia, croup or whooping cough	No
Sleep apnoea	No
Emphysema or cystic fibrosis	No
Chronic obstructive airway disease	No
Coal miners disease or asbestosis	No
Other breathing or lung problem	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
none of these	Yes

insured person's details

first name	John	middle name	
last name	Sample	email	sample@sample.co.nz
phone	021000000	other phone	
address	1 Sample Street	suburb	
city	Sampletown	postal code	0000
country	SampleCountry	doctors name	

declaration

It's your responsibility to be absolutely truthful with us and to 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 19/02/2020;
- 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.
 - If the start date of my policy is delayed I will notify Pinnacle Life of any changes that occur to my health or lifestyle or family history before the new policy start date.
 - I understand that Pinnacle Life may review my application even after I have been advised my policy is in force. 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.



Freeport Authority No. 114353

pinnaclelife.co.nz



Pinnacle Life
PO Box 1471
Auckland 1140

change the owner of your policy

Fold last and seal down

This change of ownership can only be authorised by the current policy owner(s). 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 wish to continue being one yourself, you'll need to fill in your details as both a current owner and a new owner. To own this policy you must be at least 18 years old. A Trust can't 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 can't witness each others' 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: address	witness: address

Fold up first

new owner 1

new owner 2

new owner's name	new owner's name
address	address
e-mail	e-mail
mobile number	mobile number
signature	signature
witness: name	witness: name
witness: signature	witness: signature
witness: address	witness: address