

Members of Southern Cross Medical Care Society are eligible to join Membership Advantage (regardless of their state of health or occupation) provided they are between 21 and 64 years of age; and are a member of Business New Zealand's "Combined Benefits Plan".

Summary of benefits

This summary is designed to give you a general idea of the benefits offered under Membership Advantage. For full Membership Advantage details please contact Southern Cross on 0800 800 181.

Funeral Benefit Plus Accidental Injury, Accidental Death Benefit for Air Travel and Death at Work Scheduled Benefits (the following benefits apply to members between 21-64 years of age).

1. FUNERAL BENEFIT GRANT

The amount payable on death shall be:	Five thousand dollars (\$5,000)
Event:	The death of the life assured at any time prior to age 65

PROVIDED THAT the cause of death shall have been other than personal injury by accident as decided by the New Zealand Accident Compensation Commission. Where death has resulted from such cause, no benefit shall be payable. If death should occur from AIDS or AIDS related conditions no funeral benefit shall be payable.

2. SERIOUS ACCIDENTAL INJURY BENEFIT

A benefit determined in accordance with the following Schedule of Benefits, Definitions and Special Conditions:

SCHEDULE OF BENEFITS PAYABLE AS A RESULT OF ACCIDENTAL INJURY	
Total and incurable paralysis of all limbs	\$100,000
Total and permanent loss of sight of both eyes	\$100,000
Loss by physical separation of both hands	\$75,000
Loss by physical separation of both feet	\$75,000
Loss by physical separation of one hand and one foot	\$75,000
Loss by physical separation of one limb accompanied by the total and permanent loss of sight of one eye (where limb means an entire hand or foot)	\$75,000
Total and permanent loss of hearing	\$50,000
Total and permanent loss of speech	\$50,000
Loss by physical separation of one arm or the greater part of one arm	\$40,000
Loss by physical separation of one leg	\$40,000
Total and permanent loss of the sight of one eye	\$40,000
Loss by physical separation of one hand or the five fingers of one hand or the lower part of one arm	\$40,000
Loss by physical separation of one foot or the lower part of one leg	\$40,000

Definitions

'Accidental Injury' shall mean injury to the insured resulting solely, directly and independently of any other causes from bodily injury caused by accidental external and visible means of which there is as evidence a visible contusion or wound on the exterior of the body.

Special Conditions

1. Only one benefit shall be payable, as determined in accordance with the Schedule of Benefits, for Accidental Injury arising from anyone event.
2. No benefit shall be paid under this schedule if death occurs within 60 days of the accident giving rise to the Accidental Injury.
3. No benefit shall be payable for Accidental Injury resulting from:
 - a) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, acts of terrorism, insurrection or military or usurped power of the member engaging in combat duties or military exercises with any armed forces of any country or international authority.
 - b) Intentionally self-inflicted injury or any attempt thereat while sane or insane.
 - c) The insured driving any kind of vehicle while the alcohol content of his or her blood exceeds the level permitted by the law of the country where the relevant injury occurs.
4. Immediate written notice shall be given to the underwriter of any event or occurrence likely to give rise to a claim under this policy. It is warranted that no claim will be accepted if not notified within 12 months of the event or occurrence.

3. ACCIDENTAL DEATH BENEFIT FOR AIR TRAVEL

If the insured dies as the direct result of an accident whilst travelling as a fare-paying passenger in a scheduled aircraft over an established route.	\$ 75,000
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4. DEATH AT WORK COVER

A sum of \$100,000 is payable on the death of the insured as the direct result of an accidental work-related personal injury.	\$100,000
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Definitions

An accidental work-related personal injury is defined as:

1. An accidental personal injury that the insured suffers:
 - a) While he or she is at any place for the purpose of his or her employment, including, for example, a place that itself moves or a place to or through which the insured moves; or
 - b) While he or she is having a break from work for a meal or rest or refreshment at his or her place of employment; or
 - c) While he or she is travelling, by the most direct practicable route, between his or her place of employment at the start or finish of his or her day's work, if he or she is an employee and if the transport:
 - i. Is provided by the employer; and
 - ii. Is provided for the purpose of transporting employees; and
 - iii. Is driven by the employer or at the direction of the employer by another employee of the employer or of a related or associated employer.
2. 'Accidental work-related personal injury' includes a cardio-vascular or cerebro-vascular episode suffered by the insured, if the episode is caused by physical effort or physical strain:
 - a) That occurs in any of the circumstances described in section 1; and
 - b) That is abnormal in application or excessive in intensity for the insured.
3. An injury is not an accidental work-related personal injury and no claim is paid under this benefit if the injury is:
 - a) A direct result of an accident involving a motor vehicle of any sort, except as provided in 1 c); or
 - b) Caused by a work-related gradual process, disease or infection.

Membership Advantage is underwritten by DPL Insurance Limited and administered by Southern Cross Medical Care Society.

Claim forms are available from Southern Cross by calling 0800 800 181.