

SOVEREIGN PRIVATE HEALTH

WELCOME TO SOVEREIGN PRIVATE HEALTH

Thank you for choosing Sovereign Private Health. Greater choice, when you need it.

This is your insurance policy document. Please take the time to read it carefully and then keep it and the schedule in a safe place. If you have any questions, please call us on 0800 500 108.

WHAT IS PRIVATE HEALTH

If you or a member of your family became ill, perhaps seriously, wouldn't you want access to expert care, when and where it suits you? Only private health insurance can give you that assurance.

Sovereign's Private Health Cover and Private Health Plus are designed to cover the significant costs associated with hospitalisation and surgery including cancer care, home nursing, treatment away from your home in New Zealand, and treatment overseas where the treatment is not available in New Zealand or the waiting time for private treatment is more than six months.

FREE LOOK PERIOD FOR 15 DAYS

Please read this policy to ensure it provides the cover you are looking for. If you are unsure about anything, please contact your insurance adviser or us direct for assistance. Our contact details are set out at page 2.

If you decide you no longer wish to purchase this policy, you may cancel it within 15 days of it starting, or within 5 working days of receiving your policy (whichever is the later date) and you will receive a full refund of any premium you have already paid to us. If you decide to do this, you can never claim a benefit under the policy.

Who provides this policy?

This policy is provided (underwritten) by Sovereign Assurance Company Limited (Sovereign).

Sovereign has an A+(Superior) financial strength rating from A.M. Best Company Inc of New Jersey, United States of America. A.M. Best is an approved insurance rating agency in terms of the Insurance (Prudential Supervision) Act 2010.

The rating scale is:

A+
(SUPERIOR) RATING
Given by A.M. Best Inc., an approved insurance rating agency.

RATING SCALE

Secure	Vulnerable
A++, A+ (Superior)	B, B- (Fair)
A, A- (Excellent)	C++, C+ (Marginal)
B++, B+ (Good)	C, C- (Weak)
	D (Poor)
	E (Under Regulatory Supervision)
	F (In Liquidation)
	S (Suspended)

Sovereign is part of the Commonwealth Bank of Australia Group and is a related company of ASB. Neither ASB nor the Commonwealth Bank of Australia, any other company in the Commonwealth Bank of Australia Group, any of their directors, or officers, or any other person, guarantees Sovereign or its obligations under your policy.

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HOW TO CONTACT SOVEREIGN

Online www.sovereign.co.nz

For information about Sovereign's policies, an explanation of the benefits, frequently asked questions, terms and conditions and to apply for prior approval or make a claim please visit www.sovereign.co.nz

Call us 0800 500 108

For prior approval and claims enquiries, call us on 0800 500 108.

We are available 8am to 6pm Monday to Friday (excluding public holidays).

General correspondence

The mailing address for Sovereign's head office is:

Freepost Sovereign
Private Bag Sovereign
Victoria Street West
Auckland 1142

Phone, fax and email

Tel +64 9 487 9963
Fax +64 9 487 8003
Freephone: 0800 500 108
Freefax: 0800 329 768
Email: enquire@sovereign.co.nz

Physical address

Sovereign House
74 Taharoto Road
Takapuna, North Shore
Auckland 0622

A ABOUT THIS POLICY

This document is the policy document. It explains what your policy covers. It should be read in conjunction with all the documents that form part of your policy.

Your Private Health policy is a contract between the *policy owner(s)* named in the *schedule* ('you' or 'your') and Sovereign ('we', 'our' or 'us').

If more than one person is named in the *schedule* as *policy owner*, the policy is owned by all of them jointly. Any notice to us to do with your policy must be given by all *policy owners* unless we are satisfied that, after reasonable efforts have been made, a *policy owner* cannot be located. In that case we may act on notice given by the other *policy owner(s)* and, if we do, we will not be liable to any person for any consequences.

The terms of your policy are set out and contained in the following documents:

- > This policy document and any alterations made to it; and
- > The *schedule* which states who the *policy owner(s)* and *lives assured* are, as well as setting out other important information such as the *excess*, *exclusions*, *endorsements* and terms or conditions that apply to your policy.

Some words in this document are italicised indicating they are key terms that are defined in the section entitled 'Part H: Defined terms' on pages 17–18.

The headings in this policy document are for guidance only. They do not form part of the policy and they are not to be used when interpreting it.

Who does your policy cover?

The *life* or *lives assured* named in the *schedule* are covered under your policy. If there are multiple *lives assured* each *life assured* is covered separately.

When does your policy start?

Your policy starts on the *risk commencement date* stated in the *schedule*.

What does your policy cover?

Your policy covers the benefits set out at 'Part F: Benefits – what you are covered for' on pages 9–14, subject to meeting the terms and conditions of your policy and any exclusions that may apply.

What is not covered by this policy?

What you are not covered for is set out at 'Part G: Exclusions – what you are not covered for' on pages 15–16.

Cancellation of the policy

You wish to cancel your policy

You can cancel your policy at any time by giving Sovereign notice in writing. You are liable for all *premiums* due up to the date of the cancellation. Sovereign will refund any unused part of the *premium* already paid for any period more than one month beyond the date of cancellation. Otherwise there is no refund of any *premiums*.

From the date Sovereign receives notice that you wish to cancel the policy, you will not be entitled to claim under any benefits under this policy, other than for any covered event already occurring prior to the date of cancellation, unless otherwise agreed to and confirmed in writing by Sovereign.

When can Sovereign cancel your policy?

Sovereign can cancel this policy if the *premium* has not been paid within 31 days of the *premium due date*.

Sovereign can cancel this policy and decline liability for any claims made under this policy if you or any *life assured*, or anyone acting on your or any *life assured's* behalf, makes a claim under this policy that is false or fraudulent in any respect.

In the event that a false or fraudulent claim is established after payment of a claim, all amounts paid in relation to the false or fraudulent claim must be repaid by you to Sovereign.

Non-disclosure or the provision of false or misleading information

Any information you or any *life assured* gives us, and any information given to us on your behalf, must be complete, true and correct.

If you or any *life assured* fails to disclose material information to Sovereign prior to inception of this policy or variation or reinstatement of this policy, or if you or any *life assured* has made a substantially incorrect statement in applying for this policy, Sovereign may at its complete discretion either:

- > avoid this policy from its inception (this means the policy is deemed to have never existed); or
- > alter the terms upon which cover is provided under your policy (such alteration of terms will be effective from the *risk commencement date* or such date of our choosing, at our discretion); or
- > remove from cover any *life assured* from inception but leave the policy in force for the remaining *lives assured*.

If this policy is avoided or any terms altered or a *life assured* is removed from cover, we are entitled to retain all *premiums* paid in relation to the policy or that *life assured*.

A statement is material if the statement would have influenced the judgment of a prudent insurer in determining whether to cover a *life assured* or on what terms to have issued or continued with cover under this policy or in fixing the *premium* for this policy.

A statement is substantially incorrect if the difference between what was stated and what is actually correct would have been considered material by a prudent insurer.

B HOW TO MAKE A CLAIM

You can apply for prior approval or claim online by visiting www.sovereign.co.nz

If you have any questions about how to make a claim or what costs are covered, please call us on 0800 500 108 or email us at claims@sovereign.co.nz; we are happy to answer any queries you might have or assist you through the claims process.

There are two ways you can make a claim:

- › The preferred method for claiming is by seeking Sovereign's prior approval. If prior approval is given we can arrange to pay the health service provider directly or to reimburse you directly, less any excess.
- › You can also pay for the medical costs incurred and then submit your claim together with receipts to Sovereign for reimbursement.

We highly recommend you obtain our prior approval for any claims. There are some benefits for which prior approval is mandatory, these are listed in 'Part F: Benefits – what you are covered for' on pages 9–14.

Prior approval should be sought as soon as you are aware that you will need to make a claim. We need at least five working days to process a claim prior to the admission or procedure.

By seeking prior approval we are able to give you certainty of cover by addressing your eligibility and *reasonable charges* prior to treatment taking place.

The prior approval process is set out below under the heading applying for prior approval.

What are 'reasonable charges'?

For benefits covered by your policy, Sovereign will pay the *reasonable charges* of health service providers, subject to the maximum amounts that apply for those benefits. We will not pay more than this in order to limit excessive or unreasonable charges by health service providers in private practice.

Sovereign determines *reasonable charges* by regularly reviewing:

- › Health service providers' charges for particular services.
- › Sovereign's own claims statistics.
- › Sovereign's experience of the New Zealand health market.
- › International benchmarks of the relative value of health services.

If the proposed cost of your medical treatment is greater than the *reasonable charges*:

- › Sovereign will negotiate with the health service provider on your behalf to facilitate a reduction in the proposed cost of the treatment or procedure where possible. By purchasing this policy you authorise Sovereign to do this.

- › Sovereign may request that you seek a second opinion for the treatment or procedure from an alternative health service provider. We can supply a list of providers near you that you can seek a second opinion from.

If Sovereign is unable to negotiate a reduction in the cost and you choose to continue with the treatment or procedure with the particular health service provider:

- › You will be responsible for any difference between the *reasonable charge* and the cost of your medical treatment or procedure, regardless of the relevant benefit's *maximum cover*.
- › You will be responsible to pay any costs that exceed the *reasonable charge* directly to your health service provider.

Applying for prior approval

Submit your prior approval request online or return the completed form to Sovereign. Your signed claim form confirms that Sovereign can contact the health service provider to discuss the proposed treatment or procedure and, if necessary, to negotiate the cost of the treatment or procedure compared to the *reasonable charges*.

If your claim is approved, Sovereign will allocate a prior approval reference number to your claim and will email, post or fax you or the *life assured* a letter confirming the claim has been approved. The *excess* and any costs that are not covered, including costs which exceed the *maximum cover* or the *reasonable charges* will be clearly shown and you will need to pay these amounts directly to the health service provider.

Sovereign will pay the health service provider directly upon receipt of the invoice or statement up to the *maximum cover* or the *reasonable charges*. Please ensure that the prior approval number is quoted on all claims correspondence and any invoices or accounts relating to the pre-approved claim that are sent to Sovereign.

There are some benefits for which prior approval is mandatory, these are listed in 'Part F: Benefits – what you are covered for' on pages 9–14. Even for those benefits that do not require prior approval, we recommend that you do obtain it. There may be certain costs, treatments or procedures that are not covered by this policy. Obtaining prior approval ensures you understand what will be covered and allows Sovereign an opportunity to negotiate costs with the health service provider or discuss alternatives with the *registered medical practitioner* or *registered medical specialist*.

Reimbursement of treatment you have paid for

Ask your *registered medical practitioner* to complete the relevant section of the claim form and to provide you with a referral letter and any other relevant clinical notes that may be useful to assist us to assess whether the medical treatment or procedure is *medically necessary* and falls within the terms of this policy. The referral letter should include details of the initial consultation date, the history of the condition and details of any treatment received.

Return the claim form to Sovereign by email, post or fax together with the referral letter and original invoices and receipts as proof of payment.

Please be aware that by paying for your treatment and seeking reimbursement afterwards there may be costs (e.g. costs not covered by the policy, your *excess*, or costs that exceed the *maximum cover* or *reasonable charges*) that you will have to pay to your health service provider directly. If you seek prior approval we can let you know what these are before any treatment takes place.

For all claims

All claims must relate to a *life assured* under this policy.

Unless otherwise expressly stated in the relevant benefit, the medical treatment or procedure must be *medically necessary*. Sovereign may request supporting evidence, including a second opinion, in order to satisfy itself that the treatment or procedure is *medically necessary*.

Subject to the terms of this policy, Sovereign will only pay the *reasonable charges* incurred for *medically necessary* treatments or procedures covered under this policy up to the respective benefit's *maximum cover*.

For further details on what *reasonable charges* are and how they are calculated please refer to 'Part B: How to make a claim' on pages 4–5.

You are responsible for payment of the *excess* as well as any costs that are not covered by this policy. It is for that reason Sovereign strongly recommends obtaining prior approval for any treatment or procedure.

Please submit all claims to Sovereign within 12 months of the medical treatment or procedure.

If this policy is cancelled for any reason and there are any outstanding claims relating to any medical treatment, procedure or other event covered under this policy that occurred prior to the date the policy ended, please submit the relevant claim form and supporting information within 30 days of the date the policy ended.

All benefits, claims and *premiums* are paid in New Zealand dollars. All benefits and *premiums* are GST inclusive.

Excess

The *excess* is the amount that you will be responsible to pay for any treatment or procedure before you are entitled to claim for, or be reimbursed for, any benefits that are payable under this policy. The *excess* applies to each *life assured*, per *policy year*.

You can choose the amount of the *excess* that will apply to the policy. The same *excess* will apply to each *life assured*.

The available *excess* amounts under Private Health Cover are \$0, \$250, \$500, \$750, \$1,000, \$2,000 or \$4,000. The *excess* will apply to each benefit available under Private Health Cover unless otherwise specified in the benefit.

The available *excess* amounts under Private Health Plus are \$0, \$250. The *excess* will apply to each benefit available under Private Health Plus unless otherwise specified in the benefit. This *excess* is in addition to any applicable *excess* under Private Health Cover.

If you would like to reduce the *excess*, each *life assured* may be required to provide further health information before we agree to this. Please see section 'Part D: Changes to your policy' on pages 6–7 for more details.

Overseas treatment

This policy offers a number of overseas treatment options as listed in 'Part F: Benefits – what you are covered for' on pages 9–14. There are costs associated with having treatment overseas that may not be covered by this policy. You should consider comprehensive travel insurance before travelling overseas.

C PREMIUMS

To ensure that your policy remains in force, you must pay the *premium* on the regular basis as agreed with Sovereign. You must pay all *premiums* to Sovereign directly. *Premiums* can be paid by direct debit, credit card, or debit card. Please contact us on 0800 500 108 if you want to discuss payment of your *premium*.

Your *premium* is shown in your *schedule*. Your *premium* is payable to Sovereign on the first *premium due date*, which normally coincides with the *risk commencement date*. Thereafter your *premium* is due annually, monthly, fortnightly or weekly as agreed with Sovereign.

The *premium* is made up of a *policy fee* and a benefits component based on the benefits available under this policy.

The benefits component of the *premium* is based on the age of each *life assured*, except for:

- > All *children* less than 21 years of age will pay the same *premium*.
- > All adults greater than 70 years of age will pay the same *premium*.

At the first *anniversary date* after a *child* turns 21, the benefit component of the *premium* increases with the *life assured's* age each year until they reach 70 years of age. The corresponding *premium* increase will take effect from the first *anniversary date* after a *child* turns 21.

Changes to the premium

The *premium* will increase at each *anniversary date* as each *life assured* grows older. You will need to pay the new *premium* from the next *premium due date*. Sovereign will advise you in writing of any adjustments to your *premium*.

What happens if you do not pay your premium on time?

Sovereign is not liable to pay any claims while any *premium* is overdue and remains unpaid.

Sovereign is entitled to cancel your policy by giving you notice in writing if your *premium* remains unpaid for 31 days after the *premium due date*.

If you want to have this policy reinstated, you will need to pay any outstanding *premiums* and apply to Sovereign to have the policy reinstated. Sovereign is not obliged to agree to reinstate the policy but may do so on any conditions it considers appropriate.

D CHANGES TO YOUR POLICY

Adding and removing family members

You may apply at any time in writing to Sovereign to extend cover under this policy to:

- > The *policy owner*.
- > The spouse or de facto partner of the *policy owner*.
- > A *child* under the age of 21.

Sovereign is not obliged to agree to cover any additional *life assured* unless it is satisfied that the *life assured* is in good health. The assessment of a *life assured*'s good health is based on the health information provided about that *life assured* in the application for cover under this policy.

If Sovereign deems it necessary to obtain further information beyond that provided in the application form, about a potential *life assured*'s good health, Sovereign may require a report from a *registered medical practitioner* to confirm or clarify the extent of any existing health conditions.

If you add your *child* to this policy within the first three months after he or she is born, the *child* will be automatically accepted for cover under this policy without the need to satisfy Sovereign of the *child*'s good health. If a *child* is added to the policy after the first three months after he or she is born, Sovereign will require health information about that *child*.

Your *premium* will increase by the *child premium* for each *child* added to this policy.

If an adult is added to this policy then your *premium* will be increased by the applicable *premium* for that adult.

You can remove a *life assured* from your policy at any time by giving Sovereign notice in writing.

Adjusting your excess

You may request Sovereign to change the *excess* applicable to your policy.

Sovereign is under no obligation to agree to reduce the *excess* unless we are satisfied that the *life assured* is in good health.

The *life assured* may be required to provide further health information before we agree to reduce the *excess*. A change in the *excess* will result in a change to your *premium*.

Any change in your *excess* and your *premium* will start from the date notified to you in writing by Sovereign.

Upgrading from Private Health Cover to Private Health Plus

You may apply at any time to Sovereign to upgrade from Private Health Cover to Private Health Plus.

Sovereign is not obliged to agree to a change from Private Health Cover to Private Health Plus unless it is satisfied that each *life assured* is in good health. The assessment of a *life assured*'s good health is based on the health information provided about that *life assured*. If Sovereign deems it necessary to obtain further information beyond that provided in the application form, about a potential *life*

assured's good health, Sovereign may require a report from a *registered medical practitioner* to confirm or clarify the extent of any existing health conditions.

Suspension of cover

You may request a suspension of cover in the following circumstances:

- > Cover under the policy can be suspended for a *life assured* who is travelling overseas for a period of between two to twelve months; or
- > Cover under the policy for all *lives assured* can be suspended if the *policy owner* is registered as unemployed for a period of between two and six months.

Cover for each *life assured* can only be suspended for a maximum time of 12 months over the lifetime of the policy.

Where cover is suspended in one of the circumstances described above, no *premium* for the particular *life assured*, or for all *lives assured*, is payable during the period of suspension and no cover will be provided for that *life assured* or *lives assured* during the period of suspension.

Cover for that *life assured* or the *lives assured* under this policy will be reinstated provided the *premium* is paid when the overseas travel or unemployment ends or within the maximum time periods described, whichever comes first.

Transfer of ownership

You may assign the ownership of your policy at any time by completing a Memorandum of Transfer, which is included with this policy document. A trust or trustee cannot be the *policy owner* of this policy. To be a valid assignment of the policy, Sovereign must receive notice of the assignment. No charge is payable for an assignment of the policy.

When can Sovereign change the terms of this policy?

It is Sovereign's business practice to review this policy over its lifetime. This is to ensure it continues to provide cover for current medical treatments for common medical conditions at the time. It is also to ensure the insurance product remains commercially viable for Sovereign.

Any changes to the terms of this policy will apply across all *lives assured* with the same policy. Sovereign will not make any changes to the terms of an individual *policy owner*'s policy (except for age related *premium* increases based on the existing schedule of *premium* rates) without the *policy owner*'s consent.

The following are examples of circumstances when Sovereign may wish to change the terms of this policy across all *policy owners*.

- > To increase the level of benefits under the policy or to add new benefits.
- > To move all *lives assured* to a refreshed policy document with a new drafting style/layout and similar levels of benefits.
- > To take account of changes in the laws in New Zealand.

- > To allow for an unexpected increase in the type or level of claims that will not be sustainable long term based on the current schedule of *premium* rates or at any *premium* rates (uninsurable).
- > To take account of a significantly escalated or new public health threat e.g. a pandemic.

Sovereign will give you at least 30 days' prior notice of any change to the terms of the policy. The notice will include an updated policy document highlighting any change to the *premium* and/or to your entitlements under it. You always retain the right to cancel this policy at any time.

E GENERAL TERMS AND CONDITIONS

Your obligations

You and every *life assured* agrees to:

- > Provide complete and accurate information to Sovereign and comply with your duty of disclosure.
- > Provide all information reasonably required by Sovereign in relation to the *policy*, any claims and the *policy owner* and/or *life assured*.
- > Attend, at Sovereign's request, an examination or consultation with a *registered medical practitioner* or *registered medical specialist* of Sovereign's choosing and at Sovereign's cost. The *registered medical practitioner* or *registered medical specialist* will advise Sovereign of the results of the examination or consultation in order to assist Sovereign to determine the nature and extent of any medical condition and the cover available under the policy.
- > Pay *premiums* as and when they fall due to ensure that the policy is not cancelled.
- > Notify us as soon as possible of any change that might affect the policy. If in doubt, please call us to discuss.
- > Notify us if you change your contact details. All notices from Sovereign to you will be deemed delivered if we have sent them to you using the contact details you last provided us with.

Claims on other insurers

It is your responsibility to advise Sovereign if there is another insurer, who is responsible under any contract of insurance or indemnity to pay for any costs for which you make a claim under this policy.

You must make every reasonable effort to make a claim or seek recovery of costs from that insurer for any expenses recoverable. Any expenses covered by another insurer in this way will not be covered by Sovereign under this policy. However if there are other expenses that are not covered by your other insurer please send details of the level of payment to us along with your claim. We will deduct the payment made by your other insurer then reimburse you for the remaining costs in accordance with this policy.

If you have two or more policies with Sovereign you cannot claim for, or be reimbursed for, an amount higher than the total cost of your treatment.

Claims involving ACC

This policy does not cover any costs arising from treatments or procedures for accidents or injuries including treatment injuries (medical misadventure) that ACC is legally responsible to pay.

It is your responsibility to submit any accident related claim to ACC in the first instance. Where surgery is necessary, you must obtain prior approval from ACC before incurring private treatment costs.

When ACC agrees to contribute to the *life assured's* treatment costs, Sovereign may cover additional costs up to the *reasonable charges* or *maximum cover* of this policy. You must obtain Sovereign's prior approval before incurring private treatment costs.

If ACC declines the claim Sovereign reserves the right to require that the *life assured* applies to ACC for a review of that decision, before Sovereign has any obligation to consider a claim for treatment under this policy. If ACC upholds their decline decision Sovereign may cover your costs up to the *reasonable charges* or *maximum cover* of this policy. You must obtain Sovereign's prior approval before incurring private treatment costs.

Sovereign will not pay for any MRI or CT scans or other specialised imaging procedures recommended by a *registered medical practitioner* within seven days of an accidental injury claim being lodged with ACC.

If ACC does not cover the claim due to the *policy owner's* or the *life assured's* failure to properly make a claim with ACC or comply with ACC's claims requirements, we will deem this to mean that the *policy owner* or *life assured* has not made reasonable efforts to secure cover with ACC and so is not able to claim under this policy.

Subject to the laws of NZ

This policy is issued in New Zealand and is subject to the laws of New Zealand.

No surrender value

This policy does not participate in the profits of Sovereign. This policy has no surrender or cash value if it is cancelled.

Complaints

Your suggestions, compliments, queries and complaints are important to Sovereign, and help us to improve the service we provide to you. If you would like to make a complaint please send your complaint to Sovereign in writing or by email and we will investigate your complaint and respond to you.

If you are not satisfied with the outcome of your complaint you have the right to refer your complaint to the Insurance and Savings Ombudsman (www.iombudsman.org.nz). The Insurance and Savings Ombudsman provides a free dispute resolution service. The Insurance and Savings Ombudsman can only deal with a complaint after you have referred your complaint to Sovereign and received a response from Sovereign confirming that Sovereign's internal complaints procedure has been exhausted.

Privacy

We take your and all *lives assureds'* right to privacy seriously. We will comply with the Privacy Act 1993 and the Health Information Privacy Code 1994 at all times. For more information on what information we collect, how we will use it, security, access and correction of your and the *lives assureds'* personal information please see our Privacy Policy on our website at www.sovereign.co.nz/About-us/Pages/Privacy-policy.aspx or telephone us on 0800 500 108 to request a copy.

If you believe we have breached your or any *life assured's* right to privacy, please contact Sovereign and ask to speak with our Privacy Officer who will investigate this for you.

Code of practice

This policy complies with the Health Funds Association of New Zealand Industry Code.

SAMPLE

F BENEFITS — WHAT YOU ARE COVERED FOR

Your Private Health Cover policy provides cover for each *life assured* for the following:

Benefit	Maximum Cover	Benefit Entitlement
Private Health Cover and Private Health Plus		
SURGERY	\$300,000 <i>per life assured per policy year</i>	<p>Covers the cost up to the <i>maximum cover</i> for this benefit of surgical hospitalisation. Surgery must be performed in an approved <i>facility</i> by a <i>registered medical specialist</i> or an <i>oral surgeon</i>. Cover is provided for the following costs:</p> <ul style="list-style-type: none"> > Surgeon's fees > Anaesthetist's fees > Perfusionist's fees > Hospital fees including: <ul style="list-style-type: none"> - Accommodation - Operating theatre fees - Intensive/coronary care unit fees - Ancillary hospital charges - Disposable laparoscopic equipment - Prostheses > Cardiologist's and radiologist's fees > Specialist consultations and diagnostic tests directly relating to the approved surgery performed within six months before or after surgery. <p>The excess applies to any claims under this benefit.</p>
CANCER CARE	\$300,000 <i>per life assured per policy year</i>	<p>Covers the cost up to the maximum cover for this benefit of the following treatments and procedures once a diagnosis of cancer has been made. (This excludes pre-malignant skin lesions).</p> <ul style="list-style-type: none"> > All fees for surgical treatment of cancer are covered under the above Surgery benefit. > Consultations with a <i>registered medical specialist</i> for treatment or procedures relating to the treatment of cancer. > Diagnostic imaging and tests and procedures in connection with the detection or treatment of cancer including: <ul style="list-style-type: none"> - CT, PET/CT and MRI scans - Ultrasounds - X-rays, scintigraphy - Mammography - Laboratory tests - Gastrointestinal endoscopy - Cystoscopy - Hysteroscopy - Diagnostic laparoscopy
Cancer surgery		
Oncologist consultations		
Diagnostic imaging and tests		
Chemotherapy		<ul style="list-style-type: none"> > Chemotherapy treatment provided by a <i>registered medical specialist</i> in an <i>approved facility</i>. Includes the cost of materials, hospital accommodation and <i>ancillary hospital charges</i>. Includes the cost of Pharmac and non-Pharmac approved MedSafe indicated chemotherapy drugs, subject to <i>Sovereign criteria</i>. Prior approval must be obtained before the procedure takes place.
Radiotherapy		<ul style="list-style-type: none"> > Radiotherapy treatment provided by a <i>registered medical specialist</i> in an <i>approved facility</i> including planning, shielding and accessories, field setup and simulation, subject to <i>Sovereign criteria</i>. Prior approval must be obtained before the procedure takes place.

Benefit	Maximum Cover	Benefit Entitlement
Private Health Cover and Private Health Plus		
Prostate brachytherapy	\$500 <i>per life assured per policy year</i>	<ul style="list-style-type: none"> > Implantation of radioactive seeds for the treatment of malignancies of the prostate. > Breast reconstruction of the affected breast only following a mastectomy for the treatment of diagnosed cancer. Prior approval must be obtained before the procedure takes place. Cover is not provided for <i>prophylactic procedures</i>. > Support services, therapies or personal items for the <i>life assured</i> following treatment for cancer. For example, wigs to cover hair loss, bras following a mastectomy, lymphatic massage, or counselling. These support services and personal items do not need to be <i>medically necessary</i>. No excess is payable for claims under post-cancer treatment care. > Palliative care, hospice and respite care all payable at the discretion of Sovereign. No excess is payable for claims under palliative and respite care. <p>Except where it is stated above to the contrary, the <i>excess</i> applies to any claims under this benefit.</p>
Breast reconstruction following mastectomy		
Post-cancer treatment care		
Palliative and respite care		
NON-SPECIALIST MINOR SURGERY AND OTHER PROCEDURES		Covers the cost up to the <i>maximum cover</i> for this benefit of the following minor surgeries and procedures:
Excision of lesions, moles, cysts and ingrown toenails	\$250 <i>per life assured, per treatment up to a maximum of \$500 per life assured, per policy year</i>	<ul style="list-style-type: none"> > Excision of lesions, moles, cysts and ingrown toenails.
Allergy desensitisations, injections, varicose vein treatment and vasectomy	\$450 <i>per life assured, per treatment up to a maximum of \$900 per life assured, per policy year</i>	<ul style="list-style-type: none"> > Allergy desensitisations, injections, varicose vein treatment and vasectomy. Cover for vasectomy is only available after one year of continuous cover. <p>The minor surgery or treatment must be carried out by a <i>registered medical practitioner</i> at an <i>approved facility</i>.</p> <p>No excess is payable for any claims under this benefit.</p>
MEDICAL HOSPITALISATION	\$300,000 <i>per life assured per policy year</i>	<p>Covers the following costs up to the maximum cover for this benefit of hospitalisation in an <i>approved facility</i> for the treatment of a condition which does not require surgery, when referred by a <i>registered medical specialist</i>:</p> <ul style="list-style-type: none"> > Hospital accommodation fees > Registered medical specialist's fees > Diagnostic fees > <i>Ancillary hospital charges</i> <p>Please note that hospitalisation and hospice care costs in relation to cancer are covered under the Cancer care benefit and not this benefit.</p> <p>The excess applies to any claims under this benefit.</p>

Benefit	Maximum Cover	Benefit Entitlement
Private Health Cover and Private Health Plus		
MAJOR DIAGNOSTIC IMAGING AND TESTS	\$100,000 per <i>life assured</i> per <i>policy year</i>	Covers the cost up to the <i>maximum cover</i> for this benefit of the following diagnostic tests and imaging at an <i>approved facility</i> when referred by a <i>registered medical specialist</i> irrespective of whether surgery occurs: <ul style="list-style-type: none"> > Angiogram > Arthroscopy > Capsule endoscopy > Colonoscopy > CT scans > Cytoscopy > Gastroscopy > Hysteroscopy > Laparoscopy > MRI scans > Myelogram > Myocardial perfusion imaging > PET/CT > Scintigraphy <p>The excess applies to any claims under this benefit.</p>
HOME NURSING	\$300 per day, up to \$3,000 per <i>life assured</i> , per <i>policy year</i>	Covers the cost of home nursing care up to the <i>maximum cover</i> for this benefit where the care is provided by a <i>registered nurse</i> following a surgical or medical procedure covered by this policy, and such care is recommended by a <i>registered medical specialist</i> or <i>registered medical practitioner</i> . <p>No excess is payable for any claims under this benefit.</p>
WAIVER OF PREMIUM	One year's free cover	Upon the death of a <i>policy owner</i> before they reach age 70, (where the death is not caused by something excluded under this policy), Sovereign will provide cover under this policy for the surviving <i>lives assured</i> covered by the policy at the time of death, free of charge for a period of one year. <p>No excess is payable for any claims under this benefit.</p>
BEREAVEMENT GRANT	\$2,500 per <i>life assured</i> per lifetime	If a <i>life assured</i> dies between the ages of 21 and 59 (inclusive), the bereavement grant will be paid to the <i>policy owner</i> or to the <i>policy owner's</i> estate. <p>No excess is payable for any claims under this benefit.</p>
TREATMENT AWAY FROM HOME IN NEW ZEALAND	\$300 per day, up to \$3,000 per <i>life assured</i> , per <i>policy year</i>	When a treatment covered by one of the other benefits of this policy is not available within 100km of your home or usual place of residence, Sovereign will pay for the reasonable cost up to the <i>maximum cover</i> for this benefit of transport and accommodation for the <i>life assured</i> and a support person to travel to obtain that treatment. <p>No excess is payable for any claims under this benefit.</p>
VOLUNTARY TREATMENT IN AUSTRALIA	Benefit maximum for the applicable benefit applies	When a <i>medically necessary</i> treatment or procedure covered by one of the other benefits of this policy is carried out in Australia at a health service facility approved by Sovereign, this benefit will cover the <i>reasonable charges</i> of that treatment or procedure as if it was provided in New Zealand up to the <i>maximum cover</i> stated for the applicable benefit in New Zealand dollars. No cover is available for flights or accommodation. Prior approval must be obtained prior to the treatment or procedure taking place. <p>The excess applies to any claims under this benefit.</p>

Benefit	Maximum Cover	Benefit Entitlement
Private Health Cover and Private Health Plus		
TREATMENT OVERSEAS WHERE THE WAITING PERIOD FOR TREATMENT IN AN APPROVED FACILITY IN NEW ZEALAND IS GREATER THAN SIX MONTHS	Benefit maximum for the applicable benefit applies	<p>When a <i>medically</i> necessary treatment or procedure covered by one of the other benefits of this policy is available in New Zealand but is unable to be carried out within six months in an <i>approved facility</i>, and so is carried out in an overseas facility approved by Sovereign, this benefit will cover the <i>reasonable charges</i> of that treatment or procedure as if it was provided in New Zealand up to the <i>maximum</i> cover stated for the applicable benefit in New Zealand dollars. Cover is also provided for the cost of two return economy class airfares for the <i>life assured</i> and a support person. Prior approval must be obtained prior to the treatment or procedure taking place.</p> <p>The excess applies to any claims under this benefit.</p>
TREATMENT OVERSEAS WHERE THE TREATMENT IS NOT AVAILABLE IN NEW ZEALAND	\$30,000 per <i>life assured</i> per <i>policy year</i>	<p>When a <i>medically necessary</i> treatment or procedure is unable to be undertaken in New Zealand, this benefit covers the cost of that treatment or procedure up to the <i>maximum cover</i> stated for this benefit in New Zealand dollars. The treatment must be at an overseas facility acceptable to Sovereign and is only provided for those treatments and procedures that a <i>registered medical specialist</i> has recommended and is subject to Sovereign's prior approval. Cover is also provided for the cost of two return economy class airfares for the <i>life assured</i> and a support person. Cover for airfares is included within the <i>maximum cover</i> stated for this benefit. No cover is available for accommodation.</p> <p>The excess applies to any claims under this benefit.</p>
PUBLIC HOSPITAL CREDIT	One year's free cover	<p>Where a <i>life assured</i> has a treatment or procedure in a <i>public hospital</i> that would otherwise have been covered by a benefit in this policy and that treatment or procedure includes overnight admission of two or more night's stay, Sovereign will credit the amount of the <i>life assured's</i> annual <i>premium</i> to this policy. A copy of the hospital discharge summary must accompany the claim form.</p> <p>Excludes hospital admissions for treatment of accidents or injuries or maternity admissions.</p> <p>No excess is payable for any claims under this benefit.</p>
PUBLIC HOSPITAL CASH GRANT	\$300 per day up to \$3,000 per <i>life assured</i> , per <i>policy year</i>	<p>Provides a lump sum payment up to the <i>maximum cover</i> for this benefit for any <i>life assured</i> who has an overnight admission of three or more nights in a <i>public hospital</i> and where the hospitalisation is publically funded. This benefit is payable after the second night of admission. A copy of the hospital discharge summary must accompany the claim form. Excludes maternity admissions.</p> <p>No excess is payable for any claims under this benefit.</p>
STERILISATION	Up to \$5,000 per <i>life assured</i> per lifetime	<p>Covers the cost up to the <i>maximum cover</i> for this benefit of sterilisation procedures including vasectomy, tubal ligation and hysteroscopic sterilisation. Sovereign's prior approval must be obtained.</p> <p>This benefit is available to a <i>life assured</i> after one year of continuous cover under this policy.</p> <p>The excess applies to any claims under this benefit.</p>
MEDICAL MISADVENTURE	\$30,000 per <i>life assured</i> per lifetime	<p>If, during the course of any medical procedure or treatment in an <i>approved facility</i>, a <i>life assured</i> should die directly as a consequence of any erroneous or negligent action, omission or failure to observe reasonable and customary standards by a care provider in that <i>approved facility</i>, the <i>maximum cover</i> of this benefit will be paid, provided:</p> <ul style="list-style-type: none"> > the death occurs within 30 days of such a recorded and proven incident > the incident is verified and confirmed by the relevant <i>Government authority</i>, a court of law, coroner's inquest or the Medical Council of New Zealand > the death is independent of any other cause other than the termination of the life support system after brain death has been established.

If you have cover under Private Health Plus then the following additional benefits are available for each life assured. Your schedule will confirm if you have cover under Private Health Plus.

Benefit	Maximum Cover	Benefit Entitlement
Private Health Plus		
SPECIALIST CONSULTATIONS	\$10,000 per life assured per policy year	Cover for the cost up to the <i>maximum cover</i> for this benefit of consultations with a <i>registered medical specialist</i> where the consultation is referred by a <i>registered medical practitioner</i> . The excess applies to any claims under this benefit.
DIAGNOSTIC IMAGING AND TESTS	\$100,000 per life assured per policy year	Covers the cost up to the <i>maximum cover</i> for this benefit of the following diagnostic imaging and tests at an <i>approved facility</i> when referred by a <i>registered medical practitioner</i> or a <i>registered medical specialist</i> : <ul style="list-style-type: none"> > Allergy testing > Audiology tests > CT scans > Capsule endoscopy > Colonoscopy > Colposcopy > Cystoscopy > Electroencephalography (EEG) > Electromyography (EMG) > Exercise/Stress ECG > Gastroscopy > Holter monitoring/24 Hour Ambulatory monitoring > Laboratory tests > Mammography > MRI scans > Myelogram > Myocardial perfusion imaging > PET/CT scans > Scintigraphy > Sleep studies > Ultrasound > Urodynamic assessments > X-rays <p>Cover is available for the cost of other diagnostic imaging and tests, subject to Sovereign's prior approval.</p> <p>The excess applies to any claims under this benefit.</p>

Benefit	Maximum Cover	Benefit Entitlement
Private Health Plus		
PREGNANCY, MATERNITY AND INFERTILITY ALLOWANCE	\$750 per <i>life assured</i> , per <i>policy year</i>	<p>Covers the cost up to the <i>maximum cover</i> for this benefit of obstetric care (including scans), infertility diagnosis and treatment carried out by a <i>registered medical practitioner</i> or a <i>registered medical specialist</i> at an approved facility. This benefit includes cover for reasonable accommodation costs incurred by a <i>life assured</i> for maternity, pregnancy or infertility related stays in an <i>approved facility</i>.</p> <p>Pregnancy and maternity care is available to a pregnant <i>life assured</i> only.</p> <p>Cover under this benefit is only available to a <i>life assured</i> who has had three years of continuous cover under Private Health Plus.</p> <p>No excess is payable for any claims under this benefit.</p>
HEALTH SCREENING ALLOWANCE	\$500 per <i>life assured</i> for each three year period	<p>Covers the cost up to the <i>maximum cover</i> for this benefit of the following procedures performed at an <i>approved facility</i>:</p> <ul style="list-style-type: none"> > bone screening (osteoporosis) > bowel screening > breast screening > cervical screening > heart screening > prostate screening > eye tests and / or visual field tests > hearing tests > skin checks > aortic aneurysm screening <p>Cover under this benefit is only available to a <i>life assured</i> after three years of continuous cover under Private Health Plus.</p> <p>The health screening test does not need to be <i>medically necessary</i> but the procedure must be performed by or referred by a <i>registered medical practitioner</i>. If as a result of a health screening test, a diagnosis is made for a condition requiring treatment or care that is covered under another benefit in this policy, the costs incurred for the screening will be covered under that benefit and the <i>maximum cover</i> for this benefit will be reinstated.</p> <p>No excess is payable for any claims under this benefit.</p>

G EXCLUSIONS - WHAT YOU ARE NOT COVERED FOR

1. There is no cover under any of the benefits for costs that exceed the reasonable charges for the applicable treatment or procedure.
2. There is no cover under any of the benefits for costs arising from, or related in any way to, any of the following exclusions:

Exclusion Name	Exclusion Wording
Acute care	Care provided for a sign, symptom, condition or disease that requires immediate or same day hospital admission for treatment or monitoring.
Additional surgery	Any additional surgery performed during an operation, which is not directly related to the medical condition or treatment for which cover is claimed under the terms of this policy.
Allied health	Any treatment by a physiotherapist, chiropractor, osteopath, naturopath, homeopath, acupuncturist, podiatrist, dietician, counsellor or speech therapist except where expressly covered by a benefit in this policy.
Bariatric surgery	Bariatric surgery for any condition including but not limited to obesity, diabetes and sleep apnoea.
Breast reduction surgery and gynaecomastia	Breast reduction surgery and gynaecomastia.
Chronic conditions	Cystic fibrosis, polycystic kidney, Marfans syndrome, Loeys-Dietz syndrome, spina bifida, scoliosis, kyphosis, pectus excavatum and pectus carinatum.
Circumcision	Circumcision except where <i>medically necessary</i> .
Congenital conditions	A health anomaly or defect which is present at birth whether it is recognised or not and whether it is inherited, or due to external or environmental factors such as drugs or alcohol.
Contraception	Contraception of any type.
Cosmetic	Any elective or cosmetic procedure or any surgery, procedure or treatment that improves, alters or enhances appearance, whether or not undertaken for medical, physical, functional, psychological or emotional reasons.
Criminal activities	Any injury or condition arising from participation in a criminal activity.
Dental/oral surgery	Dental repair or implants, orthodontic treatment, orthognathic, periodontal, or endodontic procedures, implants and related surgery of any kind.
Drugs	The misuse of prescribed or non-prescribed drugs, including where they have not been taken in accordance with the manufacturer's or <i>registered medical practitioner's</i> directions.
Equipment/appliances	Any appliances, aids, implants or equipment including but not limited to cardiac pacemakers, implantable defibrillators, nerve appliances, hearing aids, cochlear implants, braces, crutches, mouth-guards, orthotics, insulin pumps, CPAP machines and any other appliances or equipment (surgical, medical or dental) except where expressly covered under a benefit in this policy.
Illness arising from drugs/alcohol	Any injury, illness, condition or disability arising from, caused or contributed by, drug taking, intoxication or misuse of alcohol.
Infertility	Diagnosis, management and treatment of infertility except as specifically provided by the pregnancy, maternity and infertility benefit under Private Health Plus.
Mental illness	Psychiatric, psychological and/or neurodevelopment disorders including treatment or counselling for but not limited to pre-senile dementia, senile illness or dementia, geriatric care including geriatric in-patient care and disability support services, intellectual disability (intellectual development disorder), autism spectrum disorder, attention deficit/hyperactivity disorder, specific learning disorders, motor disorders (including but not limited to Tourette's disorder) or dyslexia.

Exclusion Name	Exclusion Wording
New treatments and techniques	New medical treatments and procedures including any prescription drugs, medical devices, treatment techniques/ or procedures, tests and/or other healthcare services that have not been approved by Sovereign in its sole discretion.
Non-pharmac subsidised drugs	Drugs required for your particular treatment that are not subsidised by Pharmac, except for the drugs required for the chemotherapy benefit under the Cancer Care cover in Private Health Cover.
Nuclear contamination	Any injury, illness, condition or disability arising from nuclear contamination.
Nursing	Nursing care, except where expressly covered under a benefit in this policy.
Obesity	Treatment of obesity (including treatment of complications arising from any treatment for obesity; any disease or disorder of the skin or psychological treatment).
Obstetrics	Obstetric visits, pregnancy, childbirth or any associated conditions or complications except as specifically provided by the pregnancy, maternity and infertility benefit under Private Health Plus.
Organ donation	Organ donation and receipt.
Out of scope treatment	Treatments or procedures not provided by a <i>registered medical practitioner</i> practising within his or her scope of practice except where expressly covered under a benefit in this policy.
Palliative care	Palliative care, except where expressly covered by a benefit in this policy.
Pre-existing conditions	Any <i>pre-existing condition</i> , unless the symptom or condition was disclosed to Sovereign at the time of your application and accepted as covered by Sovereign in writing.
Prescriptions	Prescriptions, except where expressly covered by a benefit in this policy.
Preventative treatment and routine screening	Preventative treatment, health surveillance screening or treatment or investigation (including as a result of family history) where the <i>life assured</i> has no medical symptoms or where the condition will not cause significant problems for the health of the <i>life assured</i> if medical treatment is not received, except as provided under the Health Screening benefit under Private Health Plus.
Public hospital treatment	Treatment provided in a <i>public hospital</i> , except where expressly covered by a benefit in this policy or approved by Sovereign prior to receipt of the treatment.
Reconstructive surgery relating to previous surgery	Reconstructive or reparative treatment associated with a surgical procedure performed before the <i>risk commencement date</i> .
Refractive visual errors	Correction of refractive visual errors or astigmatism by surgery, surgically implanted intraocular lens(es), or laser treatment.
Renal dialysis	Renal dialysis.
Self-inflicted	Suicide, or self-inflicted injuries of any kind.
Snoring	Diagnosis, management and treatment of snoring.
Sterilisation	Sterilisation, except as specifically provided by the sterilisation benefit in this policy.
Termination of pregnancy	Termination of pregnancy.
War/terrorism	Injuries of war or resulting from any terrorist act (whether war is declared or not).
Treatment outside of New Zealand	Treatment carried out outside of New Zealand, except where expressly covered by a benefit in this policy.

H PART H. DEFINED TERMS

Defined Term	Definition
ACC	The Accident Compensation Corporation of New Zealand or its successor.
<i>ancillary hospital charges</i>	Anaesthetic supplies, dressings, pathology tests, ECG, intravenous fluids and irrigating solutions, post-operative physiotherapy, medication prescribed and taken while in hospital (except for drugs that are not subsidised by Pharmac).
<i>approved facility</i>	Any one of the following: <ul style="list-style-type: none"> > A privately owned hospital; or > A <i>public hospital</i> which allows privately funded treatment to be carried out; or > A private medical or diagnostic facility, where minor surgery, treatments, consultations or diagnostic procedures are carried out; or > Otherwise a medical facility approved by Sovereign.
<i>anniversary date</i>	The anniversary of the <i>risk commencement date</i> of this policy.
<i>child/children</i>	Any birth child/children under the legal guardianship of: <ul style="list-style-type: none"> > the <i>policy owner</i> or > the spouse or de facto partner of the <i>policy owner</i> (if that person is a <i>life assured</i>).
<i>excess</i>	The excess is the amount that you will be responsible to pay for any treatment or procedure before you are entitled to claim for, or be reimbursed for, any benefits that are payable under this policy.
<i>Government authority</i>	A Government agency, department or organisation including without limitation, ACC and Work and Income New Zealand.
<i>circumcision</i>	Circumcision except where <i>medically necessary</i> .
<i>life/lives assured</i>	Each person who is eligible for cover under this policy and is listed on the <i>schedule</i> as a Life Assured.
<i>maximum cover</i>	The maximum amount Sovereign will pay for each benefit, as specified for that benefit.
<i>medically necessary</i>	A service or supply provided by a <i>registered medical practitioner</i> or <i>registered medical specialist</i> that Sovereign deems on reasonable grounds is necessary for the diagnosis, care or treatment of the disease or illness involved. Under no circumstances will the following services or supplies be considered medically necessary: <ul style="list-style-type: none"> > those services or supplies that do not require the skills or services of a <i>registered medical practitioner</i> or <i>registered medical specialist</i>; > those services or supplies furnished mainly for the comfort or convenience of the <i>life assured</i>. > those services or supplies that do not relate to the medical treatment being provided (for example alcohol, toiletries, pay TV, car parking and take away meals).
<i>oral surgeon</i>	An oral surgeon, oral medicine specialist or oral and <i>maxillofacial surgeon</i> registered with the Dental Council of New Zealand or a <i>registered medical specialist</i> vocationally registered in Oral Maxillofacial surgery.
<i>policy fee</i>	The administration fee portion of your <i>premium</i> .
<i>policy owner</i>	The person listed on the <i>schedule</i> as the Policy Owner.
<i>policy year</i>	The 12 month period from the <i>risk commencement date</i> through to (but excluding) the first <i>anniversary date</i> and each successive 12-month period from an <i>anniversary date</i> through to the next <i>anniversary date</i> .
<i>premium</i>	The amount payable by you as consideration for this policy.
<i>premium due date</i>	The date on which a <i>premium</i> is payable under this policy, as agreed between you and Sovereign.

Defined Term	Definition
<i>pre-existing condition</i>	Any disease, injury or medical condition for which, prior to <i>risk commencement date</i> , the <i>life assured</i> knew they had or ought on reasonable grounds to have known they had, or for which they had experienced a symptom, consulted a <i>registered medical practitioner</i> , received treatment or services from a <i>registered medical practitioner</i> or took prescribed drugs or medication.
<i>prophylactic procedures</i>	Procedures undertaken as preventative measures.
<i>prostheses</i>	The artificial parts used to replace body parts when specific types of surgery are undertaken.
<i>public hospital</i>	A "hospital care institution" as defined by section 58 of the Health and Disability Services (Safety) Act 2011 (or its amendment or replacement), that is directly or indirectly owned or funded by the New Zealand Government.
<i>reasonable charges</i>	Charges, costs and fees that Sovereign has determined are reasonable for the treatment or procedure. For further details about how these charges are calculated and how they impact on your claims see the section 'Part B: How to make a claim' on pages 4-5.
<i>registered medical practitioner</i>	A person who holds a current practicing certificate in compliance with the Health Practitioners Competence Assurance Act 2003 (or its successor) and is a member of the appropriate registration body, for example, the Medical Council of New Zealand, the Dental Council of New Zealand or the Pharmacy Council of New Zealand.
<i>registered medical specialist</i>	A <i>registered medical practitioner</i> who is a member of an appropriately recognised specialist college and has authority granted under the Health Practitioners Competence Assurance Act 2003 (or its successor) to perform that health service and has Medical Council of New Zealand vocational registration for that health service.
<i>registered nurse</i>	A person who holds a current practicing certificate in compliance with the the Health Practitioners Competence Assurance Act 2003 (or its successor) and is a member of the Nursing Council of New Zealand.
<i>risk commencement date</i>	The Risk Commencement Date stated in the <i>schedule</i> .
<i>schedule</i>	The latest schedule issued by Sovereign to <i>you</i> which confirms the policy owner, the <i>lives assured</i> , important policy details about the policy and any specific endorsements or exclusions that Sovereign has applied to the policy.
<i>Sovereign criteria</i>	<p>A set of criteria Sovereign uses to consider and approve chemotherapy or radiotherapy treatments under the cancer care benefit in order to ensure the treatment falls within <i>reasonable charges</i>. The criteria is determined by:</p> <ul style="list-style-type: none"> > Whether the medicine is recommended for public funding by the Pharmaceutical Therapeutics Advisory Committee; > The medical advice of the treating oncologists; > International evidence of clinical effectiveness; > Other factors that Sovereign reasonably assesses as relevant.