

personal

protect you and
your loved ones /

disablement protection

a lump sum payment when you need it most, to spend any way you choose

AXA Disablement Protection can provide financial stability if you are totally and permanently disabled and can't work. If an accident or illness means you are unable to work again, Disablement Protection can help ensure you will be able to meet ongoing day-to-day living expenses, and help you to make appropriate changes in your life or business.

No matter how fit and healthy you are, an accident or unforeseen illness could leave you incapacitated. Having AXA Disablement Protection is smart thinking because New Zealand statistics* show that:

- Every day, 90 people sustain a brain injury;
- In 2006, an estimated 660,000 (or 1 in 5) people reported a disability;
- Accidents are the most common disability for those aged 45 to 64;
- 20 people suffer a stroke each day.

If you become permanently disabled by an accident or illness and are unable to work, AXA Disablement Protection gives you a lump sum, to spend how you choose.

- You're covered for a lump sum amount you choose ranging from \$30,000 up to \$3,000,000;
- You're eligible to apply for cover from age 15 up to age 55;
- Once insured, your cover can continue to age 65 or to 100 if linked to a life policy;
- You can choose premiums that increase as you age or stay the same throughout the life of the policy.

* Brain Injury Association of New Zealand/Disability Survey, Statistics New Zealand 2007, New Zealand Stroke Foundation

total and permanent disablement means

1. The total and irrecoverable loss of any of the following: Use of both hands; use of both feet; use of one hand and one foot; sight of both eyes; use of one hand and the sight of one eye; or use of one foot and the sight of one eye, or
2. Bodily injury or disease which despite receiving treatment or rehabilitation, prevents you from ever working again (in 'any' or your 'own' occupation), or
3. The permanent and total inability to perform independently at least two of the specified Activities of Daily Living (as defined in the policy), or
4. The permanent and total inability to perform full time unpaid domestic duties, or
5. A permanent cognitive impairment requiring ongoing continuous care and supervision.

you can choose from 'any' or 'own' occupation Disablement Protection

Any Occupation is any business, occupation or regular duties for which you are suited by education, training and experience.

Own Occupation is the occupation you were in for the 12 months prior to becoming totally and permanently disabled. This is not available to all occupations.

Your Adviser can help you choose which option is right for you.

you can choose to have extra protection

Premium Waiver Option – by taking this option if you suffer an illness or injury and become Totally Disabled, your premiums will be covered at no cost to you, until you can return to work.

Get a 15% discount on your premium for AXA Disablement Protection when you combine it with AXA Trauma or Life Protection.



redefining / standards



14 day free look

To make sure you are absolutely satisfied with your AXA policy, you have a 14 day free look period to review your policy documents. If you are not completely satisfied, we'll alter or cancel your policy and refund any premiums you have paid.

www.axa.co.nz

For more information about these and other AXA New Zealand products and services, call your financial adviser or contact us on **0800 ASK AXA (0800 275 292)**.

A disclosure statement is available on request and free of charge.

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Important note: This information provides a general summary of the key features of AXA Disablement Protection which is part of the AXA Risk Protection Plan. Full details including Definitions, Terms and Conditions and Exclusions are set out in the Policy Document, which is available on request. For a copy please ask your financial adviser or contact AXA. Applications will be subject to approval by AXA Underwriting.

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