

Business Income Protection

This Part applies in respect of each person specified in the Schedule (Person) who suffers bodily injury or who suffers any sickness or disease.

▶ A. You are insured for

Event 1

Bodily injury to the Person caused solely and directly by violent accidental external and visible means for the percentage shown below of the Limit under Event 1 in the Schedule which results in

Death	100%
Loss of the sight of both eyes	100%
Total and incurable disablement from all further work	100%
Total and incurable paralysis of all limbs	100%
Loss of the sight of an eye together with serious diminution of the sight of the other eye	100%
Total and permanent loss of use of	
both hands	100%
both feet	100%
a hand and a foot	100%
an arm or the greater part of an arm	80%
a leg	75%
a hand or five fingers of a hand, or the lower part of an arm	70%
a foot or the lower part of a leg	60%
a thumb	30%
a forefinger	20%
a joint of a thumb	15%
a joint of a forefinger	15%
a little finger	12%
a big toe	10%
a middle or ring finger	8%
a joint of a middle or ring finger	8%
a toe other than a big toe or a joint of a finger	5%
a joint of a little finger	5%
The total and permanent loss of	
hearing	50%
sight of an eye	50%
the lens of an eye	30%
The total and permanent deafness of an ear	10%

Event 2

- | | | |
|--|---|---|
| <ul style="list-style-type: none"> a. Bodily injury caused solely and directly by violent accidental external and visible means, or b. any sickness or disease | } | which results in the Person being temporarily prevented from carrying out all their usual business activities |
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Event 3

Reasonable medical expenses not recoverable from any other source arising from incapacity for which a claim is payable under this Part.

▶ B. You are not insured for

1.
 - a. The first seven consecutive days of any period of incapacity.
 - b. Any period of incapacity for which a medical certificate is not provided.
2. Any Event consequent upon the Person
 - a. engaging in racing of any kind (other than on foot) as a driver, rider, competitor or as a passenger;
 - b. committing or attempting to commit suicide, intentional self injury or any criminal act;
 - c. being under the influence of intoxicating liquor or a drug.
3. Any Event arising from air travel other than in aircraft in which the Person is travelling as a passenger operated by a regular airline or established charter service.

▶ C. The amounts you can claim

Event 1

The maximum amount payable in respect of any one happening will not exceed the Limit shown in the Schedule for Event 1.

Event 2

The amount payable in respect of any one happening will be the Limit shown in the Schedule for each seven day period (calculated on a proportionate basis) but not more than the Limit shown in the Schedule for Event 1.

Event 3

The maximum amount payable in respect of any one happening shall not exceed \$5,000.

For more than one event

If the Person can claim under Event 1 and 2, the maximum amount payable in the aggregate for any one happening will not exceed the Limit shown in the Schedule for Event 1.

▶ D. Special conditions

1. The Person shall, as often as required, submit to a medical examination on behalf of us and shall follow any medical advice given by the medical practitioner.
2. In the case of death of the Person we shall be entitled to have a post-mortem examination completed.
3. Accidental death shall not in any way be presumed by reason of the disappearance of the Person, except in the event of the total loss of the ship or aircraft on which that Person was travelling.
4. In the case of death of the Person, we may settle any claim by payment to the Person's Executors or Administrator.

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Form no: SI4291E/5
Issued: December 2015