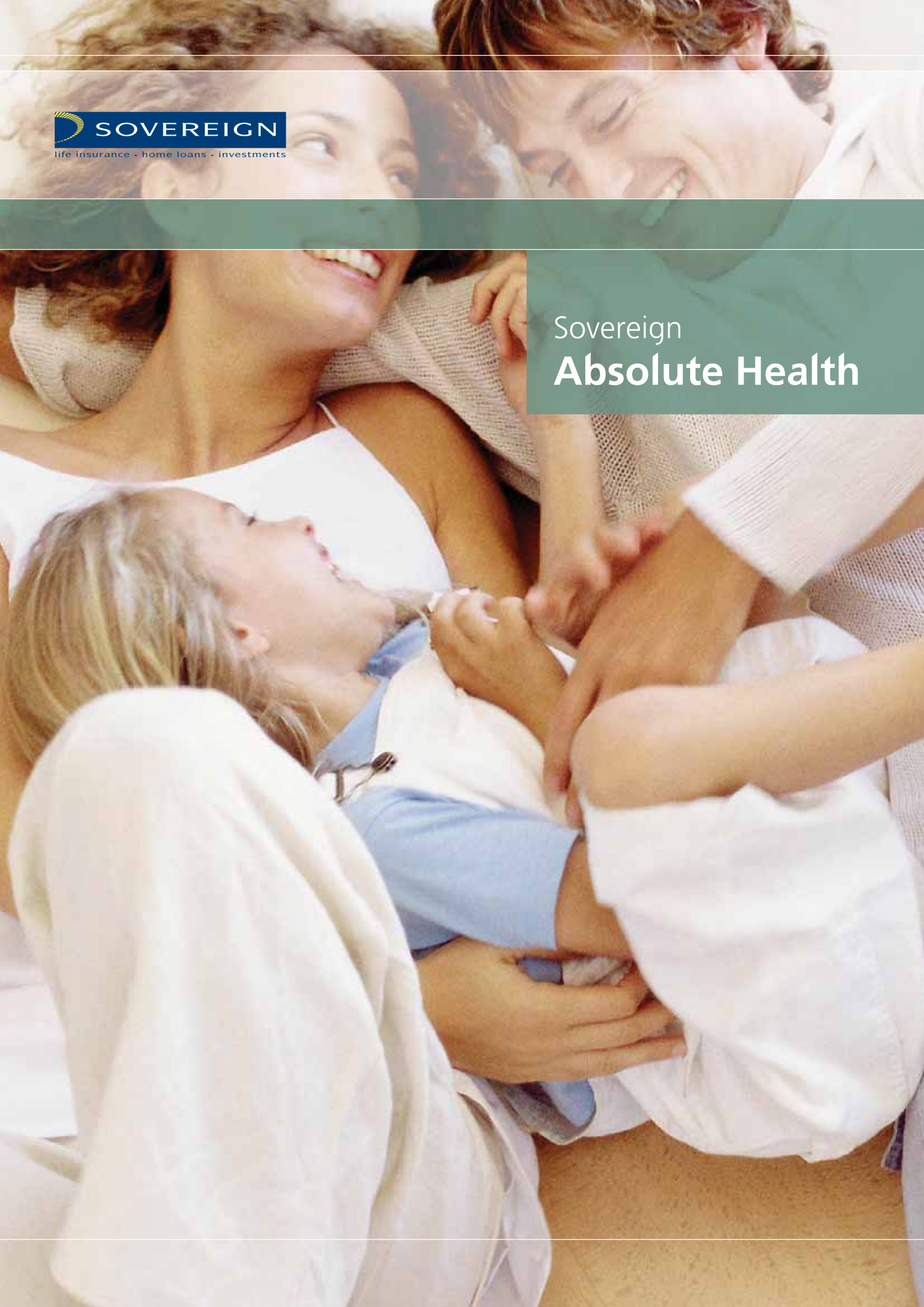




Sovereign  
**Absolute Health**



# The best medical care, where and when it suits you.

We choose the cars we drive, the areas in which we live and the schools our children attend – so why leave the choice of major medical care up to someone else? With private health insurance you are in control. It helps you to access the very best medical expertise at a time that suits you, and in the hospital of your choice.

## You Choose Who, Where and When

If you, or a member of your family, require surgery or medical treatment, Sovereign Absolute Health not only gives you the freedom to select the best specialists and the best hospitals, it generally ensures that you avoid a huge waiting list to receive essential treatment. This gives you greater certainty about the most important thing we need to protect – our health.



*Absolute Health will help give you access to the very best medical care at a time that suits you, and in the hospital of your choice.*

## Absolute Quality of Care

As private hospitals continue to develop their capabilities, more New Zealanders are taking out health insurance to ensure they have freedom of choice and comfort. With Sovereign Absolute Health you have access to hospitals that offer comfortable surroundings and private rooms – designed to limit any stress and provide a positive environment for recovery.

## Absolute Peace of Mind

The diagnosis of an illness and any subsequent surgery can be very stressful, and the last thing you need is the additional worry of large medical bills. With Sovereign Absolute Health you will receive 100% reimbursement of covered reasonable charges up to the limits shown on the policy document.

### Example costs of treatment:

Hip Replacement	\$28,000
Hysterectomy	\$12,000
Angioplasty	\$18,000
Prostate Brachytherapy	\$25,000

Source: Sovereign Health Insurance Claims Department 2005.

Many people find themselves unprepared when a medical condition arises, and they have to be away from work for extended periods whilst on a waiting list. It not only affects you financially, but can also have an impact on work life and family life. If you run your own business this can be even more critical.

## Simple Prior Approval Service

Sovereign provides an exceptional claims service. You can apply for approval for your proposed treatment in advance and, if approved and covered by the plan, we will arrange payment directly with the health providers. You have the certainty of knowing, before the treatment commences, whether the claim will be paid in full.

# Make the right choice for your family.

Benefit	Maximum Cover
Medical Hospitalisation - private hospital or day stay clinic	\$250,000 per life assured, per policy year.
General Surgery - private hospital	\$250,000 per life assured, per policy year.
Cardiac Surgery / Procedures - private hospital	\$250,000 per life assured, per policy year.
Oral Surgery - private hospital or day stay clinic	\$250,000 per life assured, per policy year.
Pre Admission and Post Discharge - private hospital or day stay clinic	Included as part of hospitalisation or surgery maximum cover.
Outpatient Care - private hospital, day stay clinic or specialist rooms	\$100,000 per life assured, per policy year.
Overseas Medical Treatment	Up to \$20,000 per life assured, per lifetime.
Home Nursing Care	\$125 per day up to a maximum of \$2,500 per life assured, per policy year.
Transfer Benefit	No maximum cover.
Bereavement Grant	\$2,500
Caregiver Accommodation	\$125 per day up to maximum of \$2,500 per life assured, per policy year.
Public Hospital Cash Grant	\$200 per day after the third day; up to a maximum of \$2,000 per life assured, per policy year.
Waiver of Premium	12 months in the event of the death of a life assured.
Loyalty Benefit: Sterilisation	Applies only after two years of continuous cover.

## Excess Options to Reduce Your Premiums

Selecting an excess amount on your policy will help keep your premiums down. The higher the excess you choose, the lower the premium. Options available are: \$0, \$300, \$600, \$1,200, \$2,000 and \$4,000.

## ACC Payments

Where ACC doesn't cover the cost of hospital treatment, we'll make up the difference for the covered reasonable charges, up to the policy limits. However, no benefit will be paid if you do not take all reasonable steps to pursue an accident-related claim with the Accident Compensation Corporation of New Zealand.

### More Information

For more information and a quotation on Sovereign Absolute Health, talk to your adviser or contact us on:

**Freephone 0800 500 108**

8.00am to 6.00pm, Monday to Friday

**Health insurance may be more affordable than you think!**

## Optional Feature

For an additional premium you can cover Specialist and Diagnostic Test expenses up to a limit of \$3,000 per life assured, per policy year.



Please note this is a summary of the benefits of the Sovereign Absolute Health policy. Exclusions do apply to these benefits. Examples include: existing conditions; congenital conditions; reconstructive or reparative procedures or surgery; and elective or cosmetic surgery. For full terms and conditions of cover and a complete list of exclusions you should refer to the policy document, a sample of which is available on request from Sovereign or your adviser. An excess applies to most benefits. All applications are subject to individual consideration. Special conditions, maximums, exclusions or premium loadings may apply.

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