



# LEADING MEDICAL ADVICE... AT NO ADDITIONAL COST

## A NEW ZEALAND FIRST, BROUGHT TO YOU BY SOVEREIGN

We've teamed up with Best Doctors<sup>®</sup>, an expert second opinion provider. With a global network of 50,000 peer reviewed leading medical specialists, they provide advice and reassurance on the diagnosis of serious illnesses, and recommended treatment plans.

And, as an exclusive limited time offer, we'll give you and your immediate family<sup>1</sup> free access to this unique service, for up to two years.<sup>2</sup>

### DID YOU KNOW...

One in five men and one in seven women between the ages of 30 and 64 will suffer a critical illness.<sup>3</sup>

Imagine for a moment your doctor has told you (or someone in your immediate family) that you're seriously ill. Having Living Assurance can help provide financial security. It is designed to pay a lump sum to you in the event of you suffering a specified critical illness – such as cancer or a heart attack - to help you cope with the consequential effects on your lifestyle, family and work.

### BUT, WE KNOW THE INITIAL REACTION AT THIS EMOTIONAL TIME IS TO ASK A NUMBER OF KEY QUESTIONS:

- Is the diagnosis right?
- What are the different treatment options?
- How can I be sure I'm making the best decisions?
- What's going to happen to me and my family?

No amount of money alone will provide the kind of peace of mind you might be looking for during this time, but additional advice and expertise could.

### BEST DOCTORS WILL HELP YOU FIND THE ONE THING YOU NEED MOST – ANSWERS.



<sup>1</sup> Immediate family means the eligible life assured's partner (spouse, civil, or de facto) and any birth child or child under legal guardianship of the life assured and/or the life assured's partner.

<sup>2</sup> Offer applies to customers who apply for (as a life assured) TotalCare<sup>Max</sup> Living Assurance Comprehensive between 1 August and 30 September 2010 - and the policy is issued before 31 October 2010.

<sup>3</sup> GenRe LifeHealth "Australian Critical Illness Survey 2008"

Founded 20 years ago by two professors from Harvard Medical School, Best Doctors has become the main point of contact for people searching for definitive medical advice, opinions and information. In every profession, the level of expertise varies; that's why Best Doctors only uses doctors chosen by their peers as being the most respected and trusted in their field.

And this exclusive offer of service will be available to you at no additional cost.<sup>4</sup>

Not only will you have the comfort of knowing that you and your family are financially secure, you'll also have access to leading medical knowledge, giving you the best chance of a quick return to your normal life.

<sup>4</sup> Sovereign is not responsible for any costs associated with becoming eligible to use, or use of, the Best Doctors service (including without limitation the cost of any medical consultations or treatment, travel, lodging, telephone calls, faxes, or mail) except as set out in any Sovereign policy contract.

## SOME OVERSEAS TESTIMONIALS ABOUT BEST DOCTORS:



1. "I was diagnosed with a serious medical condition and am receiving treatment. Whilst I have no reason not to trust my doctors in my country, I was pleased to have the opportunity to be given a completely different opinion and perspective from someone removed from my own country. The report I received from the Best Doctors specialist in America had definitely given me peace of mind. It has helped allay any fears I had about my treatment plan. I know now the treatment I am receiving is accepted, worldwide, as the best option for me."
2. "Talking to Best Doctors made me feel totally confident I was getting the best treatment at home. It was very comforting knowing my medical file had gone out to the best in the world and that their opinion was the same as my own doctor's. The reassurance I felt confirmed to me that having a second opinion is very worthwhile."

Visit [www.sovereign.co.nz/bestdoctors](http://www.sovereign.co.nz/bestdoctors) for more information about how Best Doctors works.

### IMPORTANT INFORMATION

The availability of Living Assurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions or premium loadings may apply. For full details, refer to the policy document which is available on request from your adviser. TotalCareMax Living Assurance is underwritten by Sovereign Assurance Company Limited ("Sovereign").

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