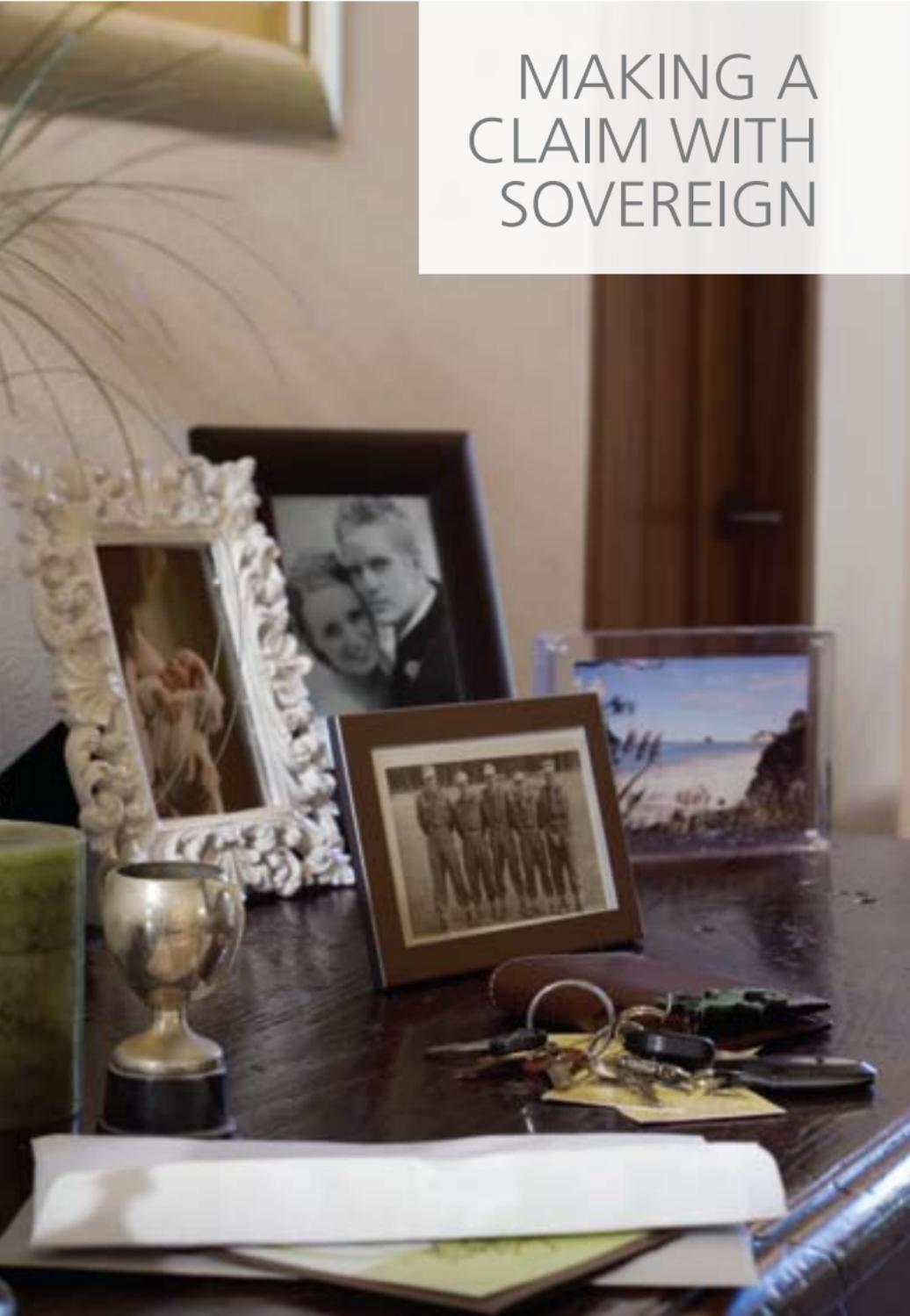


THERE WHEN YOU NEED US...

MAKING A
CLAIM WITH
SOVEREIGN



SOVEREIGN

life insurance • home loans • investments

At Sovereign, we help to build and protect lifestyles. Our first aim is to provide our customers with long-term peace of mind – and that means giving you the confidence that we'll be there when you need us.

Sovereign pays out more in claims than any other life insurer in New Zealand and our claims history has earned us an 'A rating (Excellent)' from the leading worldwide rating agency for the insurance industry, A.M. Best.

We're dedicated to working closely with our customers to achieve the best possible outcome when the unexpected happens. Our philosophy on all claims is to make the process easy for you.

With a team of claims professionals ready to assist should you need to make a claim, and a comprehensive case management service, we'll be there every step of the way.

FOR THE RECORD, EACH MONTH WE PAY OUT AN AVERAGE OF:*

- * \$9.4 million in Life Cover claims
- * \$1.9 million in Living Assurance (critical illness) claims
- * \$2.2 million in Disability Income (income protection) claims
- * \$2.7 million in Health Insurance claims

*Source: Sovereign Assurance Claims Historical to June 2007

Getting you back to health

We'll do all we can to assist you at claim time. Approval of any claim relies on the timely receipt of all requested information.

For disability claims, we know that, while claim benefits will ease your financial worries, what you'd really like is to get better and back to work – so we'll actively help you to do that. If appropriate, and in conjunction with your medical providers, we'll assist with co-ordinating a 'return to work' programme for you.

In order for you to continue to receive an ongoing benefit, we may ask you to see specialist health professionals to make sure you're getting the best treatment and making appropriate progress. We will cover the costs of these consultations.

How to claim

At claim time, the sooner we know your circumstances and needs, the sooner we can help you.

If you need to claim for any reason, simply call our Customer Relationship Team on **0800 500 108**, and we'll let you know what we require from you. For example, if you have suffered a critical illness, we will need medical information from your specialist or hospital, in order to assess your claim.

With health insurance, it is always a good idea to get prior approval – so please allow five days' notice, if possible. Prior approval means you do not have to pay at the time of consultation or surgery – Sovereign will. Our claim forms are available on our website or you can call us on **0800 500 195** to be sent one.

For further information, you can also check our website: www.sovereign.co.nz

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