

Using AIL Insurance to pay Repatriation Costs

Death benefit under your AIL insurance may be used to pay repatriation costs

If you are insured against death under a Policy issued by us, then when you die, we pay the death benefit to the beneficiary under that Policy or to your estate.

Your beneficiary or estate may decide to use the benefit to pay costs related to repatriation of your remains and transportation of your belongings, if that is your wish.

Please talk to your *AIL NZ* financial adviser about the amount of the death benefit that may be available under an *AIL* Policy, if you wish to use it to meet repatriation and transportation costs.

Payment of the death benefit is subject to the terms of the Policy

Payment of the death benefit is subject to the terms of your Policy, including any exclusions or limitations.

For example, under our life insurance Policies, we will not pay the death benefit if the insured person commits suicide in the first two years the Policy is in force.

Accordingly, PLEASE READ THE POLICY CAREFULLY. The actual Policy (including any Policy Add-ons) has full information and sets out any limits.

Timing of payment

We will pay the death benefit as soon as possible after receiving a valid claim. We will pay the death benefit in New Zealand dollars.

We can help with locating a funeral home

We can connect you or your beneficiary or estate with a funeral home, which could assist with preparing your remains for repatriation.

At your request, we can also arrange to pay the death benefit (or part of it) directly to a funeral home of your choice. That arrangement would help make the repatriation process as smooth as possible. We recommend that you talk to your *AIL NZ* financial adviser for more information about that option.