

Trauma Multi Cover

ABOUT TRAUMA MULTI COVER

Designed to provide ongoing cover for a multiple number of unrelated conditions which may occur over the life of your cover. A lump sum is paid if you suffer for the first time after the cover starts from one of a number of medical conditions covered by the Trauma Multi Cover and meet the condition criteria. For some conditions, a portion of the full benefit payment is paid in advance on diagnosis

On the occurrence of a Trauma Multi condition, lump sum benefits can play an important role in helping you meet significant financial obligations such as medical expenses, mortgage repayments and other costs that may arise in order to accommodate a changed lifestyle. Despite the occurrence of a serious health incident, many people make a good recovery and continue to live a good quality life.

Usually after the first diagnosis of a specified illness a lump sum payment is made and the benefit ends. However, with Trauma Multi Cover you will receive 20% of the total Trauma Multi Cover sum assured on diagnosis of the condition and there is provision to claim for up to a further four Trauma Multi Cover events during the period of your cover.

Two types of Trauma Multi Cover are available - Accelerated and Standalone.

- Accelerated pays a portion of your Life Assurance Cover in advance and the Life Assurance Cover is reduced by the amount paid.
- Standalone does not reduce or impact on any of the Life Assurance Cover you may have.

A Full Benefit payment is 20% (counted as one claim) and a Partial Benefit payment is 10% (counted as half a claim) of the Trauma Multi Cover sum insured. A partial benefit payment is an advance payment of the Full Benefit where these are related. A maximum of five claims can be paid during the period of cover. New claims for the same condition must be an unrelated separate event, and there must be at least six months between them.

(Note: For loss of independent existence there must be at least 12 months between claim payments).

KEY FACTS

Ages

- Entry age is from 16 to 64 (standalone) or 75 (accelerated).
- You are covered to age 70 (standalone) or for your life (accelerated).

Level of cover

- The maximum standalone level of cover is \$4 million. If you choose the accelerated cover, then the maximum cover is the level of your Life Assurance Cover to a maximum of \$4 million.

Premiums

- Payable fortnightly, monthly, quarterly, half-yearly or yearly.
- Yearly renewable premiums are fixed for one year at a time and will normally increase in line with age.
- Level term premiums are fixed for the life of the policy.

STANDARD FEATURES

Main benefits

Some of the benefits included in the Trauma Multi Cover:

Child's benefit – At no additional cost, all of your children (either by birth or legal adoption) aged between 2 and 20 (inclusive) years are covered for the lesser of \$50,000 or 20% of the parent's Trauma Multi Cover sum assured, should they be diagnosed with one of the Trauma Multi conditions. The child must survive for a period of 14 days. This can be converted up to 30 days before or after their 21st birthday to their own Life Assurance Cover with Trauma Multi Cover - Accelerated.

Financial planning benefit – If a lump sum benefit of at least \$100,000 is paid, a further benefit of up to \$2,500 may also be payable. We will reimburse the reasonable costs of a fully documented financial plan prepared by an Authorised Financial Adviser (AFA).

Future insurability – You can increase your Trauma Multi Cover without further medical evidence on the occurrence of certain events. These events include getting married, civil union, having a child or taking out a mortgage, the death of a spouse, partner or child or stopping work to take full time physical care of a dependent relative or, increasing your shareholding in a business, depending on the type of cover. Not available with Level Term. Refer to your policy document for details.

Standalone conversion – You can convert your standalone cover to accelerated cover with an equal amount of life cover before you turn 65. Refer to policy wording for details. Not available with Level Term.

Life Assurance Cover buy-back – This is only available on Trauma Multi Accelerated. Following the payment of a Trauma Multi Accelerated benefit you have the opportunity to "buy-back" the life cover amount paid, one-third every year for three years, without having to provide any evidence of insurability. After three years you will have your original level of life cover. You will pay the premiums appropriate to the level of cover. Refer to policy wording for details.

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Relocation to New Zealand benefit – If you suffer from one of the Trauma Multi conditions while living overseas for more than three months, this benefit will pay an economy airfare up to a total of \$10,000 for you and, where necessary, a support person to be flown directly back to New Zealand. This can be paid once during the period of cover.

Loss of Independent Existence – This condition applies where you are unable to perform at least two activities of daily living without the assistance of another person. For loss of independent existence on Trauma Multi Cover:

- Accelerated: we will pay you 20% of the Trauma Multi Cover sum assured at each 12 months up to a maximum of five payments less any other claims paid for conditions you have suffered, providing you continue to meet the loss of independent existence criteria.
- Standalone: we will pay you 20% of the Trauma Multi Cover sum assured once. Should you require additional cover for loss of independent existence you would need to take out the Loss of Independent Existence Option as detailed below.

OPTIONAL BENEFITS

The following optional benefits are available for an additional premium and enable you to extend the scope of your cover:

Continuation option – Applies to Level Term only.

Allows the policy to continue with the same level of cover on a YRT basis at expiry of policy term or to take up another level term policy.

Additional Life Assurance Cover buy-back – Following the payment of a Trauma Multi - Accelerated benefit, you have the opportunity at 12 months from the date of the claim payment, without having to provide any health evidence, to buy back the reduction in the Life Assurance Cover as a result of the Trauma Multi – Accelerated claim payment. You will pay the premiums appropriate to the level of cover at that time. The buy-back option may be available at six months from the date of the claim payment for certain events. This option is only available on Trauma Multi Accelerated.

Note: Life Assurance Cover buy-back will only apply to the first Trauma Multi - Accelerated claim.

Waiver of Premium Cover – while the insured person with the Waiver of Premium Cover is totally disabled, the premiums due on the policy after the waiting period ends will be waived and premiums paid during the waiting period will be refunded.

Total and Permanent Disability extension – Provides financial protection against total and permanent disability with a lump sum payment.

Loss of Independent Existence – this option is only available on Trauma Multi - Standalone. We will pay you 20% of the sum assured every 12 months up to a maximum of four payments, providing you continue to meet the loss of independent existence definition.

Inflation protection – To ensure your benefit keeps pace with inflation, you can choose to have your policy cover increase each year by the greater of 2% or the Consumer Price Index, regardless of changes of the insured person's health. Each year we will advise you of the increased sum assured and new premium.

Where premiums are level and indexation option has been selected, the sum assured will be increased by a fixed rate of 2% each year.

TRAUMA MULTI COVER CONDITIONS INCLUDED

Trauma Multi Cover covers these conditions as listed below:

Accidentally acquired HIV
 Adult onset insulin dependent diabetes mellitus[#]
 Alzheimer's disease/Dementia[#]
 Angioplasty^{*#}
 Aorta surgery^{*}
 Aplastic anaemia
 Benign brain tumour
 Cancer^{*#}
 Cardiomyopathy
 Cerebrovascular accident (stroke)^{*}
 Chronic liver failure
 Chronic lung disease
 Chronic renal (kidney) failure
 Cognitive Impairment
 Coma
 Coronary artery bypass surgery^{*}
 Creutzfeldt-Jakob disease
 Encephalitis
 Heart valve surgery^{*}
 Intensive care
 Loss of independent existence+
 Loss of limbs and/or eyes[#]
 Loss of speech
 Major head trauma
 Major organ transplant
 Meningitis/meningococcal disease
 Motor neurone disease
 Multiple sclerosis[#]
 Muscular dystrophy[#]
 Myocardial infarction (heart attack)^{*}
 Occupationally-acquired HIV
 Open heart surgery
 Out of hospital cardiac arrest^{*}
 Paralysis: • diplegia
 • hemiplegia
 • paraplegia
 • quadriplegia
 • tetraplegia
 Parkinson's disease[#]
 Pneumonectomy
 Primary pulmonary hypertension
 Severe burns
 Severe osteoporosis[#]
 Severe rheumatoid arthritis[#]
 Systemic sclerosis
 Total blindness
 Total deafness[#]

* Three month stand-down from commencement applies.

A partial advance payment of the Trauma Multi Cover can apply to these conditions. This applies to some cancers.

+ The number of claims for loss of independent existence differs between Trauma Multi Cover - Accelerated and Trauma Multi Cover - Standalone Refer to the Policy Wording for full definitive details and conditions.

FINANCIAL STRENGTH RATING

A- (Excellent)

Fidelity Life has an A- (Excellent) financial strength rating given by A.M. Best.

SECURE

A++, A+ (Superior)

A, A- (Excellent)

B++, B+ (Good)

VULNERABLE

B, B- (Fair)

C++, C+ (Marginal)

C, C- (Weak)

D (Poor)

E (Under Regulatory Supervision)

F (In liquidation)

S (Suspended)

The A.M. Best financial strength rating relates to Fidelity Life's insurance and investment business. For the latest ratings, visit www.ambest.com. The rating should not be read as a recommendation. The scale of which this rating forms part of is available from Fidelity Life.

IMPORTANT NOTE ABOUT THIS FACTSHEET

This factsheet is a convenient summary of the key points of this insurance policy. It is not, and is not intended to be, a policy document. Details of definitions, benefits, standard exclusions/limitations, terms and conditions are contained in the official policy document which is available from your financial adviser. You should read the policy document carefully to make sure you understand exactly what cover is provided under each benefit. This document does not provide a personalised financial advice service.

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