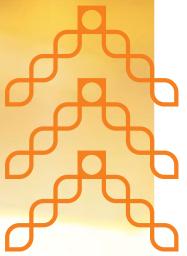


Rural



fidelity life



Rural key person cover.

Welcome. Your journey to getting insured starts here. We're here to give all New Zealanders certainty to enjoy a more rewarding life.



*Fidelity Life has an A- (Excellent) financial strength rating from A.M. Best. The rating scale that this rating forms part of is available for inspection at our offices. For more information please visit Fidelity Life's [financial strength page](#).

5 simple steps:

01	02	03	04	05
What is Rural key person cover and make sure it's right for you.	Check the key facts.	Understand what's included in the cover.	Consider what additional options are worth adding on.	Ready to find out more?

01

What is Rural key person cover?

What's the benefit?

A farm cannot stop operating in the event of a loss of a key worker due to sickness or injury. Rural key person cover helps keep the farm ticking over in their absence.

What does it do?

It provides an agreed amount replacing monthly income of up to 35% of pre-disability earnings or 35% of gross farm turnover, while a covered person is unable to work due to sickness or injury, for up to a set period decided by you.

When does it pay?

When the insured person suffers an injury or sickness which leaves them unable to work. This inability to work needs to continue past a waiting period (from 2-weeks to 2-years), chosen by you, before you receive any payment.

Make sure it's right for you.

Rural key person cover can help:



A farm that relies on the contribution of key people.



You, to replace a sick or injured key worker and keep the farm ticking over.

02

Key facts you should know.

 You can apply aged 16-59.	 The cover ends at age 65 or when the key person is no longer employed on the farm.
 You can pay fortnightly, monthly quarterly, half-yearly or yearly.	 Choose how long you want a claim to be able to last for; 2 years, 5 years, or to age 65.
 Choose how you want to pay; a set price for a fixed period-of-time or payments that increase each year.	 The maximum level of cover is up to 35% of pre-disability earnings or 35% of gross farm turnover (up to a maximum of \$10,000 per month).

03

Here's a snapshot of what's included.

- ✓ **Help while under nursing care** – This provides additional financial support for hospitalisation or medically supervised bed care during the waiting period for up to 90-days.
- ✓ **Rehabilitation and retraining** – If you undertake an approved rehabilitation programme for the purpose of retraining or re-education to help you return to work, you may receive additional financial support on top of the regular monthly payment.
- ✓ **Recovery support** – This is payable in addition to the monthly benefit, to assist in recovery and rehabilitation costs such as buying a wheelchair, prosthetic devices, or house and car modifications should they be required.
- ✓ **Replacement cover** – If the insured person stopped farming and took another job, you can ask us to issue another cover for them. They can be issued Income protection cover for the same amount as the Rural key person cover, without the need to provide additional health information (though we'll need to see financial proof).

04

Consider adding options to suit your personal needs.

Here are some of the options you can add-on to this Rural key person cover that may require payment of an additional premium.



Inflation protection.

To help the amount of your cover keep up with inflation, you can choose to have your sum insured increase by at least 2% each year without providing any medical information.



Increase your claim with inflation.

To help the amount of your monthly payment keep up with inflation when you are receiving payment for your claim, it will be linked to the Consumer Price Index (CPI) and adjusted every quarter.



Increase your monthly payment.

You can choose to increase your monthly payment by 25% during a nominated peak season for the farm.

05

Ready to find out more?



This brochure gives you a snapshot of what is available to you. We recommend working with a financial adviser who can help you develop a plan, specific to your needs.

If you're ready to get tailored and personalised advice from an expert, speak to your adviser. Or visit fidelitylife.co.nz/get-in-touch and we'll put you in touch with a friendly adviser.





Why choose Fidelity Life?

Since 1973, we've helped people live with more certainty, knowing that tomorrow's taken care of. Important to us, is our ability to stay relevant to you throughout your life. We'll be here as you change and grow, to celebrate your successes and support you when life doesn't quite go to plan.



Protecting your New Zealand way of life.

It's our promise to you. We love our place in the world and exist to look after New Zealanders like you.

Here when you need us.

Life doesn't always go to plan. Rest assured we want to pay your claim.



Like you, we're local.

Our friendly New Zealand based customer care team are here for you come rain or shine.



You're in safe hands.

Chances are we've helped a New Zealander near you. You can rely on us to be here for you when it matters most.



Our financial strength rating.

Issued by A.M. Best, our A- (Excellent) financial strength rating indicates our ability to pay claims.



Doing right by New Zealanders.

Every day we work to protect our environment, make a real difference to people, act responsibly and operate with transparency.

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The information contained in this brochure is a summary of the key points of this insurance cover and is general in nature. 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 full policy documentation which is available from your financial adviser or Fidelity Life. Please refer to current policy documents for specific details. This brochure does not provide a financial advice service.