

Rural



Key person cover for farmers.

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

What is Key person cover for farmers and make sure it's right for you.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional options are worth adding on.

05

Ready to find out more?

01 What is Key person cover for farmers?

What's the benefit?

Specially designed for those who have more recently taken over ownership or management of a farm. Key person cover for farmers can help provide support with a monthly payment if a key worker is struck down by sickness or injury that means they can't work.

What does it do?

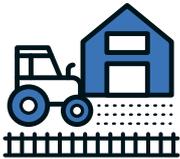
It provides a replacement monthly income for up to a year, should a key person suffer sickness or injury.

When does it pay?

When a key person is injured or has a sickness which leaves them unable to work. This inability to work needs to continue past a waiting period (from 2-weeks to 13-weeks), chosen by you, before receiving any payment.

Make sure it's right for you.

Key person cover for farmers can help:



If you are new to farming.



If you have recently taken over ownership or management of a farm.



If you have recently purchased a minimum of 50% ownership of a sharemilking herd.

02 Key facts you should know.



You can apply aged, 16-59.



The cover ends at age 65.



Maximum pay-out is \$9,000 per month.



Benefit payment is available for up to 12-months.



The amount you pay increases each year.



Available for a key person who is a farm owner, farm manager, a sharemilker or a contract milker.

03 Here's a snapshot of what's included.

- ✓ **Earlier payment with any relapse** – If you haven't used the full 12-months on claim and you have suffered a recurrence of the same or related sickness or injury within 12-months of returning to work, the waiting period will be waived. This means you'll receive payment earlier.
- ✓ **No need to wait** – In some circumstances we're able to waive the wait period for a new unrelated claim, which means you may receive payment sooner.
- ✓ **Benefit period reset after recovery** – After we've paid you a claim and you've returned to full time paid work, depending on the circumstances of any future claim, your benefit period might reset.

04 Consider adding options to suit your personal needs.

Here is one option you can add-on to this Key person cover for farmers 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.

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](https://www.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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Piha
Tāmaki Makaurau
Aotearoa New Zealand

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.