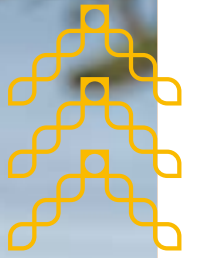


Group



fidelity life

Trauma insurance.

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 Trauma insurance is make sure it's right for your employees.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional covers are available.

05

Ready to find out more?

01 What is Trauma insurance?

What's the benefit?

Being diagnosed with a serious illness like cancer or having something like a stroke or heart attack can be life changing. Not just for your employee, but for their family and friends. But either way, it could mean your employee can't work, or may need significant time off.

What does it do?

Trauma insurance provides protection if your employee experiences sickness or injuries specified in the policy. It pays your employee a lump sum which can take away some of the financial pain, so they can focus on getting better.

When does it pay?

Depending on which Trauma insurance you choose, if your employee has been diagnosed with any of the 12 (for standard cover) or 40+ (for enhanced cover) trauma conditions, they will receive a lump sum payment.

Make sure it's right for your employees.

Trauma insurance can help your employees who have any of the following:



Pay for medical costs not covered by the health system.



Provide financial support if their partner needs to take time off to care for them.



Focus on getting better.

02 Key facts you should know.



Automatic acceptance for eligible employees up to age 65 if they are at work when their cover starts.



Your employee's insurance ends at age 65.



You decide the entry eligibility and cover amount. For example - 'all permanent employees' or 'all employees with 3-months service' receive a multiple of salary or fixed amount.



You only need to let us know of employee movements once a year.



You can pay monthly, quarterly, half-yearly or yearly.



A 3-month waiting period applies to some conditions.

Here's a snapshot of what's included.



Full payment – A lump sum payment will be paid should an employee suffer a named medical condition, as defined in the policy:

The following trauma conditions are covered under Standard Cover:	The following trauma conditions are covered under Enhanced Cover:
Alzheimer's Disease/Dementia	Accidentally acquired HIV
Cancer*	Alzheimer's disease / Dementia
Chronic kidney failure	Angioplasty*
Heart attack*	Aorta surgery*
Major organ transplant	Aplastic anaemia
Motor neurone disease	Benign brain tumour
Multiple sclerosis	Cancer*
Occupationally acquired HIV	Cardiomyopathy
Parkinson's disease	Chronic liver failure
Stroke*	Chronic lung disease
Total blindness	Chronic renal (kidney) failure
Total deafness	Cognitive impairment
	Coma
	Coronary artery bypass surgery*
	Encephalitis
	Heart attack (myocardial infarction)*
	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 and/or meningococcal disease
	Motor neurone disease
	Multiple sclerosis
	Muscular dystrophy
	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
	Stroke (cerebrovascular accident)*
	Total blindness
	Total deafness

* No cover for these conditions if diagnosed within three months of the date the employee's cover starts.

Consider additional cover for your employees.



Life insurance.

Protects the financial needs of your employees loved ones, or people who rely on them if they are diagnosed as terminally ill or when they die. It pays a lump sum that can be used to provide an income to their family which can be helpful to pay off debts, like a mortgage.



Income protection insurance.

In the event your employee is unable to work due to sickness or injury, they can be supported with a monthly payment during this period. At what can be a stressful time, your employee can receive up to 75% of their income, which can help in paying mortgage or rent, and have money for general day-to-day living expenses. There're also benefits to assist them getting back to work.



Life & Total and permanent disability (TPD) insurance.

Packages together two specific types of cover, Life and TPD. TPD cover provides financial support if a total and permanent disability prevents your employee from returning to work. Their family may rely on their income but if they cannot ever work again, this cover can help your employee get the care they need – and ensure their family is looked after. Any payment made from TPD cover will be deducted from your life cover sum insured.

Ready to find out more?



This is just a snapshot of what's available. For more information talk to our dedicated group risk team: grouprisk@fidelitylife.co.nz 0800 88 22 88 ext 596 who can work with your financial adviser or put you in touch with one.

We're here to help.





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.

*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](#).



Te Henga
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.