

Claims guide.
Life cover.

Your guide to making a claim.

We're here for you.

When something has happened to you or your loved one, when it comes to making a claim this can feel overwhelming. You may find yourself in a place doing things you've never had to do or even thought of doing before. And that's ok. We're here to guide & support you through every step of the way.

Top tip:

You can nominate a support person to help you manage the claim process, such as a relative, your adviser, or your legal representative. In this document, when we say you, we are referring to yourself or anyone you nominate to support you.



Your checklist.

Keep track of where you're at through the process by ticking each step below.

Step 1.

Check policy ownership.

Step 2.

Notify your claim.

Step 3.

Provide documents.

Step 4.

Your claim specialist

Step 5.

Claim outcomes.





Step 1: Check policy ownership.

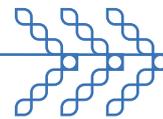
When it comes to making a life cover claim, it's important that you are aware of the policy ownership and how this impacts the claims process. Check the insurance policy, including the Policy schedule, to understand who is eligible to make a claim.

Here are some typical scenarios to help you check that you are the right person to make a claim on the policy:

The owner of the policy is...	Is there a Beneficiary?	Is there a Will?	Who is eligible to make a claim?
not the deceased.	–	–	The owner of the policy.
the deceased but there is an additional owner(s).	–	–	The additional owner(s) of the policy.
the deceased.	Yes.	–	The beneficiary(ies).
the deceased.	No.	Yes.	The executor(s) of the Will.
the deceased.	No.	No.	The next of kin .

Top tips:

- This area of life insurance, relating to policy ownership is very technical so if you get stuck or need help understanding this, contact your financial adviser or give our claims team a call.
- Depending on the policy type, an advanced payment may be available to cover immediate expenses such as funeral costs while you apply for the necessary paperwork to receive the full claim.



Step 2: Notify your claim.

Once you are clear on your eligibility to make a claim under the policy, you can let us know that you want to make a claim:

- over the phone (0800 88 22 88),
- by email (claims@fidelitylife.co.nz),
- by post (Fidelity Life Assurance Company Limited, PO Box 37–275, Parnell, Auckland 1151, New Zealand), via your adviser, or
- by using our online claims form (fidelitylife.nz/claims/make-a-claim/).

We will send you a letter explaining what documents we need to assess the claim (depending on who owns the policy).

Top tips:

- We're here for you though the claims process. It's also a good idea to ask your financial adviser to support you.
- If you want our claims team to discuss your claim in full with your financial adviser (e.g. share your medical or financial information), please ensure you complete the adviser consent section in your claim form.





Step 3: Provide documents.

If you are a policy owner(s) or nominated beneficiary(ies):

- You will need to provide a certified death certificate and certified ID for the life assured and any nominated beneficiary(ies).

If you are making the claim on behalf of an Estate, we'll also need the following:

- If the claim value is over \$15,000, you will need to provide the following documents that name the person legally entitled to the claim, either:
 - Probate and a copy of the Will (if the life assured had a valid Will); or
 - Letters of Administration (if the life assured died without leaving a Will).
- If the claim value is less than \$15,000 and there is going to be no administration of the Estate, we may be able to proceed with a Statutory Declaration.

Once we have the death certificate and relevant documents to confirm who is eligible to claim we'll start our assessment.

Top tips:

- If you're unsure if you need court documents or can proceed with a statutory declaration please contact us for guidance, or you can contact your solicitor (if you have appointed one).
- It's good to be aware that Probate and Letters of Administration can take several months to be issued.



Step 4: Your claim specialist.

A claims specialist will be assigned to you once we have all the required documents. They're there to understand your situation and support you..

Top tip:

- Your claims specialist will keep you updated throughout the claim process and you can reach out at any time if you have any questions.



Step 5: Claim outcomes.

We will notify you as soon as possible once we make a decision about your claim.

If the claim is accepted, we'll make arrangements for payment, which may include a claim discharge form that will need to be signed by the eligible claimant(s).

If we're unable to accept your claim because the policy requirements are not met, your claims specialist will contact you to discuss this in detail.

Top tips:

- All discharge forms must be witnessed by a person that is not related to the claimant, not living at the same address as the claimant, and is over 18 years of age.
- Certified ID is required for all beneficiaries, executors and administrators.