

ABOUT TRAUMA COVER

Trauma Cover pays a lump sum if you suffer a specified condition such as a stroke, a heart attack, cancer or loss of a limb. If a physical trauma means you can't work, or have to meet significant medical costs, you won't have to suffer financial trauma too.

The policy comes with some important benefits at no additional cost. You can also add one or more optional benefits for which you will pay an additional premium. This benefit is available either in conjunction with Life Assurance Cover (accelerated benefit), where a claim will reduce the life cover, or on its own (standalone benefit).

Suffering a serious illness is devastating in any circumstances but the burden will be far greater if your financial security is also put at risk. A person suffering from one of the four main critical illnesses (heart attack, heart disease, cancer or stroke) has a nearly 50% chance of surviving for up to 10 years beyond the critical incident. However, in many cases this involves a reduced working capacity and necessitates significant lifestyle changes and costs. A lump sum benefit can make a real difference in meeting these costs.

KEY FACTS

Ages

- Entry age is from age 16 to 64 (standalone) or 69 (accelerated).
- You are covered for your life (accelerated) or to age 70 (standalone).

Level of cover

- The maximum standalone cover is \$2 million. If you choose the accelerated benefit, the maximum cover is the level of your life insurance to a maximum of \$2 million.
- You can 'inflation proof' your cover by increasing it each year in line with the CPI.
- Angioplasty, aorta surgery, cancer, cerebrovascular accident (stroke), myocardial infarction (heart attack), coronary artery bypass surgery, heart valve surgery and out of hospital cardiac arrest are not covered if they occur within the first three months of the policy.

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

- If you buy this cover as standalone then the cover ends with the payment of the benefit (except in the case of angioplasty to 1 or 2 vessels or a partial payment under a diagnosis benefit).
- If a claim is paid on an accelerated benefit, the claim amount will be deducted from the life cover of your policy.
- If a claim is paid on a standalone benefit, the payment will not reduce the life cover under the policy.

Life Cover buy-back – Following the payment of an accelerated trauma 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.

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 sum assured should they suffer for the first time after the cover starts one of the Trauma 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 accelerated cover.

Financial planning benefit – If a 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.

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

Relocation to New Zealand benefit – If you suffer from one of the trauma 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.

Standalone conversion – You can convert your standalone cover to accelerated cover with an equal amount of life cover, before you turn 60. Refer to policy wording for details. Not available with Level Term.

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OPTIONAL BENEFITS

Business future insurability option – This option allows you to increase cover as your business changes. No further medical evidence will be required though financial evidence may be required. Conditions apply. Refer to policy wording for details. Not available with Level Term or Mortgage Protection.

Life cover buy-back – Following the payment of an accelerated trauma benefit, you have the opportunity to buy back the life cover amount paid after one year without having to provide any health evidence. You will pay the premiums appropriate to the level of cover. The buy back option may be available after six months for certain events.

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.

Trauma Cover reinstatement option – This option allows you to reinstate trauma cover (standalone or accelerated) 12 months after a trauma claim. The reinstated trauma cover is restricted to new conditions (i.e. you cannot claim twice for the same condition) and any pre-existing conditions will be excluded. Other conditions also apply. A discount may apply on the reinstated cover.

Children's Trauma Cover – The trauma cover can be taken out as a standalone cover up to \$60,000 which includes the trauma conditions listed.

All the above options require payment of an additional premium.

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

Continuation option – 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. Applies to Level Term only.

TRAUMA COVER CONDITIONS

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 Cover can apply to these conditions. This applies to some cancers.
 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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