



## Applying for Specific injury cover training guide.

Last edited: November 2024



### Digital resource.

Please consider the environment before printing this guide. If you're not using the guide digitally, you may want to print in black and white, and/or remove any imagery before printing.

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# We're introducing a new cover.

## Your learning journey.

With the release of our new Specific injury cover, we've created this short and simple guide to help navigate what this new cover is and how to apply for it. In this guide we'll...

- Introduce you to Specific injury cover.
- How to create a new illustration which includes Specific injury cover.
- How to apply for this new cover.

## How to use this guide.

Your main source of reference will be this training guide, it has been designed to be self-paced. Check out the keys below. These easy reference icons help you get the most out of this guide.



### **Video links.**

When you see this 'Video' icon, you will be able to click on the links provided to view specific How-to videos.



### **Links.**

When you see this 'Click' icon, you can click on the link provided as a shortcut to where you need to go.

Let's get started!



## What is Specific injury cover?

It's a new type of cover that we're introducing. It's simple, low-cost optional cover that pays out a lump sum amount if the life insured sustains one of the specified injuries as a result of an accident.

Specific injury cover can be included in a new policy taken out from the launch date.

To learn more about Specific injury cover, such as eligibility, exclusions and limitations - view the resources below.

Specific injury cover  
factsheet

Specific injury cover  
cover wording



Click on the link to  
learn more about  
Specific injury cover.

## Creating an illustration with Specific injury cover.

If you currently write business with Fidelity Life, you'll be familiar with how to create an illustration and how to complete an E-App. Applying for Specific injury cover follows the same process.

It's important to note that you can only apply for Specific injury cover online.

### 1. Navigate to Apollo.

First, you'll need to navigate to Apollo, our illustration tool.

Access Apollo



Click on the link to  
quickly access Apollo.

## 2. Fill in the illustration.

Start by filling in your client details and product information as you usually would. Including, their title, first name, surname and date of birth.

ADD LIFE | DUPLICATE SELECTED LIFE | DUPLICATE ILLUSTRATION | PROJECTIONS | AGE-RATED PREMIUM COMPARISON | PREVIEW / PRINT | ON

TECHNICAL INFORMATION

Plan   Existing Risk Policy  BFIO [Details](#)

Mr Anton Smith Premium \$0.00

Title  First Name  Surname  Age  DOB

Male  Female  Smoker IP  TPD  Empl. Status  Occup.

## 3. Employment status and occupation.

Next, select your client's employment status and occupation. To do this, select the highlight drop down menu and make the appropriate selection.

ADD LIFE | DUPLICATE SELECTED LIFE | DUPLICATE ILLUSTRATION | PROJECTIONS | AGE-RATED PREMIUM COMPARISON | PREVIEW / PRINT | ON

TECHNICAL INFORMATION

Plan   Existing Risk Policy  BFIO [Details](#)

Mr Anton Smith Premium \$0.00

Title  First Name  Surname  Age  DOB

Male  Female  Smoker IP  TPD  Empl. Status  Occup.

You must select an occupation from the drop-down menu, before adding Specific injury cover. If the customer's occupation is not listed, choose the most appropriate general occupation class.

### Important note:

To ensure accurate premium calculations for your client, we recommend selecting the most appropriate occupation from the drop-down menu. If the specific occupation isn't listed, select the relevant general occupation class. This will help the application process go as smoothly as possible.

#### 4. Select the appropriate level of cover.

Next, you'll need to select the appropriate cover. It's important to remember that you'll need to include at least one qualifying cover type in your illustration with the minimum required sum insured/monthly benefit before you're able to add Specific injury cover to your illustration. You'll need to enter an amount of cover that is the same or greater than the minimum sum insured/monthly benefit.

Specific injury cover factsheet.



To access further information such as minimum sum insured/monthly benefit, view the Specific injury cover factsheet here.

Purpose 1 Personal Needs Premium Structure Age-rated Owner \$0.44

Risk nib Health

- Life Cover
- Terminal Illness Booster
- TPD - Accelerated
- Trauma - Accelerated
- Trauma Multi - Accelerated
- TPD - Standalone
- Trauma - Standalone
- Trauma Multi - Standalone
- Specific Injury Cover
- Survivor's Income
- Income Protection

Cover Type	Options	Loadings	Amount	Premium
Life Cover	<input checked="" type="checkbox"/> CPI	Loadings	\$0	\$0.00
Trauma Multi - Standalone	<input checked="" type="checkbox"/> CPI <input type="checkbox"/> TPD Option Occupation <input checked="" type="radio"/> Any <input type="radio"/> Own <input type="checkbox"/> Loss of Independent Existence	Loadings	\$0	\$0.00
Waiver of Premium	Benefit Period To Age 70 Waiting Period 4 weeks	Loadings		\$0.44

Purpose 1 Personal Needs Premium Structure Age-rated Owner \$174.38

- Life Cover
- Terminal Illness Booster
- TPD - Accelerated
- Trauma - Accelerated
- Trauma Multi - Accelerated
- TPD - Standalone
- Trauma - Standalone
- Trauma Multi - Standalone
- Specific Injury Cover
- Survivor's Income
- Income Protection

Cover Type	Options	Loadings	Amount	Premium
Life Cover	<input checked="" type="checkbox"/> CPI	Loadings	\$1,000,000	\$103.54
Trauma Multi - Standalone	<input checked="" type="checkbox"/> CPI <input type="checkbox"/> TPD Option Occupation <input checked="" type="radio"/> Any <input type="radio"/> Own <input type="checkbox"/> Loss of Independent Existence	Loadings	\$500,000	\$59.38
Waiver of Premium	Benefit Period To Age 70 Waiting Period 4 weeks	Loadings		\$11.46

## 5. Add Specific injury cover.

Once you've added the qualifying cover and entered at least the minimum sum insured/monthly benefit, you can add Specific injury cover to your illustration by selecting the checkbox next to 'Specific Injury Cover'.

The screenshot displays a software interface for configuring insurance covers. At the top, it shows 'Purpose 1 Personal Needs', 'Premium Structure Age-rated', and 'Owner'. The total premium is \$175.78. On the left, under 'Risk nib Health', several cover options are listed with checkboxes. 'Life Cover' is checked. 'Specific Injury Cover' is also checked and highlighted with an orange box. On the right, a summary table lists the covers and their loadings:

Cover	Options	Loadings	Sum Insured	Monthly Premium
Life Cover	<input checked="" type="checkbox"/> CPI	Loadings	\$1,000,000	\$103.54
Trauma Multi - Standalone	<input checked="" type="checkbox"/> CPI <input type="checkbox"/> TPD Option Occupation <input checked="" type="radio"/> Any <input type="radio"/> Own <input type="checkbox"/> Loss of Independent Existence	Loadings	\$500,000	\$59.38
Specific Injury Cover (New Policy Only)	<input checked="" type="checkbox"/> CPI	Loadings	\$500	\$1.31
Waiver of Premium		Loadings		\$11.55

An orange arrow points from the 'Specific Injury Cover' checkbox in the left-hand list to the '\$500' value in the 'Loadings' column of the summary table.

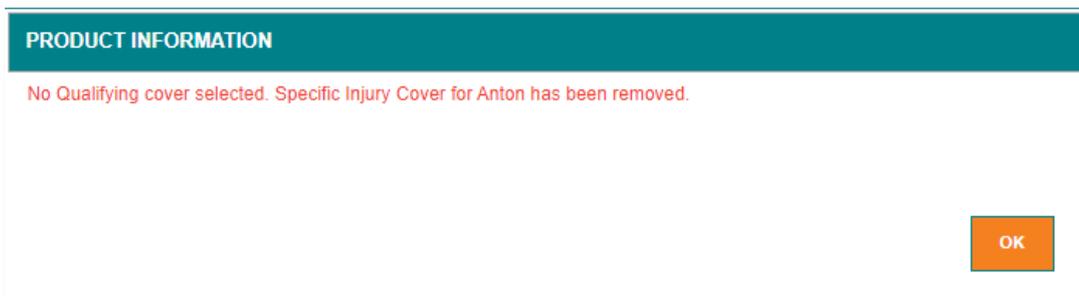
Once you've selected it, you'll then be able to enter an amount into the sum insured field, this can be between \$500 and \$5,000.

## 6. Pop up warnings.

Throughout creating your illustration, you may receive a pop-up warning in the following instances:

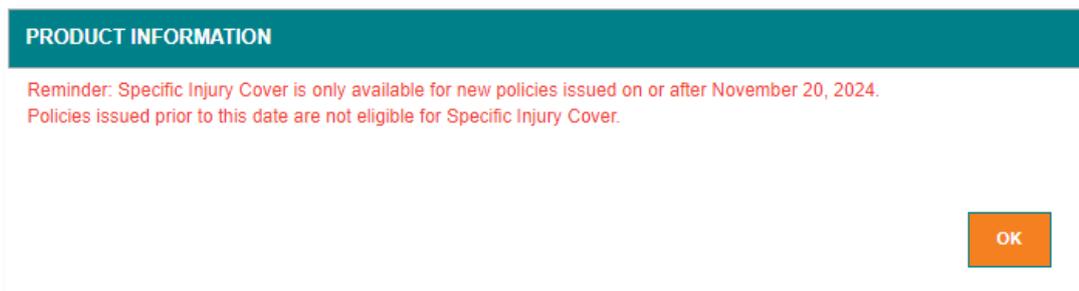
### Qualifying covers and conditions.

Where the Specific injury cover entry ages, maximum/minimum sum insured/monthly benefits qualifying covers or various conditions are not met, you'll see a pop-up warning which will be presented to the you.



### Existing risk policy.

If you select and add Specific injury cover to your illustration and then select the 'Existing Risk Policy' checkbox to remove the policy fee, a pop-up will appear reminding you that at this stage, Specific injury cover is only available to new policies and not currently available to be added to an existing policy.



## 7. Apply through E-App.

Once you've completed the illustration and the client is happy, you can proceed to complete an E-App by navigating and selecting 'Online Application' at the top of the illustration, then following the usual process.

AGE-RATED PREMIUM COMPARISON	PREVIEW / PRINT	<b>ONLINE APPLICATION</b>	NOTES
Payment Monthly ▾			
TOTAL			<b>\$248.82</b>
Risk Premium			<b>\$248.82</b>
Risk Policy Fee			\$6.50
Health Policy Fee			\$0.00

## Further help.

We've created some additional helpful resources listed below to enhance your knowledge of Specific injury cover and assist you in navigating the illustration and E-App process.



### **Cover wording and Fact sheet**

Do you want to learn more about Specific injury cover? You can review [our cover wording](#) and [factsheets](#).



### **Create an illustration**

New to creating an illustration in Apollo? Watch this short handy video which will take you through the process.



### **Complete an E-App**

Do you need further help with completing an E-App after you've worked through an illustration? Watch this video to be guided through the end to end E-App process.

A photograph of a forest with tall, thin trees and a dense carpet of ferns on the ground. A semi-circular teal overlay is positioned in the lower half of the image, containing white text. The text is centered and reads: 

**Thanks for  
completing this  
training.**