

# Specific injury cover.

Adviser factsheet.

## About Specific injury cover.

Specific injury cover pays a lump sum when you suffer from one of the 30 defined specific injuries, as a result of an accident such as certain fractures, burns, loss of sight, loss of hearing, loss of use of one limb and more, where the required definition is met. Where your injury is covered, the payout will depend on how severe the specific injury is. To be eligible for Specific injury cover, you must have and retain at least one qualifying cover for an insured person on your policy to maintain the Specific injury cover. Qualifying covers include Life cover, Trauma cover - standalone, Trauma multi cover - standalone, Total and permanent disability cover - standalone, Survivor's income cover, Monthly mortgage repayment cover, Income protection cover – indemnity value, Income protection cover - agreed value, Key person cover and Rural key person cover.

Accidents happen. Specific injury cover provides financial relief when a specific injury resulting from an accident disrupts your daily life. It provides financial support to help towards maintaining a standard of living, no matter what life throws your way.

There are no offsets or wait periods and you can choose how to use the money, whether it be to assist with day-to-day bills or recovery costs. The choice is yours.

## Key facts.

### Ages.

You can take out this cover if you are aged 16 to 64 (inclusive) where you have at least one qualifying cover on your policy. The maximum entry age depends on the maximum entry age of the qualifying cover.

Qualifying cover	Maximum entry age
Income protection cover (Agreed Value and Indemnity)	59
Mortgage protection cover	
Key person cover	
Rural key person cover	
Life cover, Survivor's income cover, Trauma cover - standalone, Trauma multi cover - standalone, Total and permanent disability cover - standalone	64

You are covered until your 70th birthday, or until you no longer hold a qualifying cover. Where the qualifying cover ends at age 65, and you do not hold any other qualifying cover with a longer end age, the Specific injury cover will also end at age 65.

### Premiums.

Premiums are based on gender and occupation class. Smoking status does not impact premiums and premiums do not increase due to age.

### Cover amount.

You can choose a sum insured amount from \$500 to \$5,000. The maximum cover is \$5,000 per person, per policy and includes any Indexation option/CPI option increases where you have selected this option.

### Qualifying covers.

Specific injury cover is available while you continue to have at least one qualifying cover with the minimum cover amount on the same policy as shown below. If your only qualifying cover on the policy pays a partial or full benefit, causing the sum insured to drop below the required minimum, your Specific injury cover will end. Qualifying covers and requirements are outlined in the following table:

Qualifying cover	Minimum sum insured/ benefit amount
Life cover	\$100,000 sum insured
Survivor's income cover	\$100,000 notional sum insured
Trauma cover - standalone	\$100,000 sum insured
Trauma multi cover - standalone	\$500,000 sum insured
Total and permanent disability cover - standalone	\$100,000 sum insured
Income protection cover - agreed value	\$1,500 per month

Qualifying cover	Minimum sum insured/ benefit amount
Income protection cover - indemnity value	\$1,500 per month
Rural key person cover (Platinum Plus and Platinum Plus Level Term only)	\$1,500 per month
Key person cover (Platinum Plus only)	\$1,500 per month
Monthly mortgage repayment cover (Mortgage Protector only)	\$1,500 per month

### Specific injuries covered.

The following specific injuries are covered. The amount paid depends on the specific injury you suffer and the sum insured you have chosen.

Group 1 Specific injury means	Amount payable
Fracture of jaw, skull	2 times the sum insured
Fracture of forearm, collarbone	
Fracture of wrist, hand (excluding fingers)	
Fracture of kneecap	
Fracture of ankle, heel	
Fracture of foot (excluding the toes)	
Fractured vertebrae	
Fracture of upper arm bone, shoulder blade, elbow	
Full thickness or third degree burns to at least 9 percent of the body surface area	

Group 2 Specific injury means	Amount payable
Fracture of leg below the knee (tibia or fibula)	3 times the sum insured
Fracture of the hip	
Fracture of leg above the knee (femur)	
Fracture of the pelvis	
Fracture of multiple limbs	
Any injury that the insured person had surgery under general anaesthesia for	

Group 3 Specific injury means	Amount payable
Full thickness or third degree burns to at least 20 percent of the body surface area	6 times the sum insured
Full thickness or third degree burns to at least 25 percent of the face	
Full thickness or third degree burns to at least 50 percent of both hands	
Loss of the thumb and index finger of the same hand	
Loss of sight in one eye	

Group 4 Specific injury means	Amount payable
Loss of use of one limb	12 times the sum insured
Loss of sight in both eyes	
Profound deafness in both ears	
Paralysis (diplegia, hemiplegia, paraplegia, monoplegia, quadriplegia, and tetraplegia)	

It's important to know these specific injuries have definitions which must be met to be eligible for a claim to be paid. These definitions can be found in our Specific injury cover document.

### Standard features.

**Benefit payments** - Claims are paid as a multiple of the sum insured. The amount paid depends on the specific injury suffered. Specific injuries are classed into four different groups (See Specific Injury conditions table).

**No wait period** – There’s no wait period before a claim becomes payable. You receive payment as soon as your claim has been approved and can be earlier than the 7-day period for ACC.

**Maximum claimable amount** – is \$60,000 per insured person, per policy, during a policy anniversary year.

**Coverage for repeated specific injuries** - You can claim again if the same specific injury occurs as a result of a new accident but the maximum claimable amount of \$60,000 per policy anniversary still applies.

**Progression of a specific injury** - If the specific injury progresses to a specific injury which pays more due to the same accident within 12 months, you can claim the difference between the amount already paid, and the higher amount but the maximum claimable amount of \$60,000 per policy anniversary still applies.

### Optional benefits.

**Indexation option/CPI option** - You can add these options to help your cover keep pace with rising prices.

#### CPI option – Platinum Plus and Mortgage Protector.

For the CPI option under Platinum Plus and Mortgage Protector, your cover will be increased each year by the greater of 2% or the Consumer Price Index, without you needing to provide additional health information. You’ll be advised of the increased sum insured and new premium each year. Your premium will increase each year when your cover is increased.

#### Indexation option – Platinum Plus Level Term.

For the Indexation option under Platinum Plus Level Term, your cover will be increased each year by 2% without you needing to provide additional health information. Your premium won’t change when the cover is increased. The cost is already included in the level premium you pay each year. If you choose to include the Indexation option on the Specific injury cover on a Platinum Plus Level Term product, the extra premium applies but it will be built into your level premium from the date the cover starts.

The Indexation Option/CPI option will end if your Specific injury cover sum insured across all lump sum Specific injury cover(s) for you on a policy, reaches \$5,000 and when you turn age 65 which ever happens first.

#### Continuation option – Platinum Plus Level Term.

You can add this option to your Specific injury cover on your Platinum Plus Level Term policy with level premiums (premiums remain the same throughout the selected term of your policy). This option allows you to continue your Specific injury cover without underwriting at the end of the level term period you select. One of the qualifying covers must also have the Continuation option selected. An extra premium applies.



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\*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](#).

#### 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.