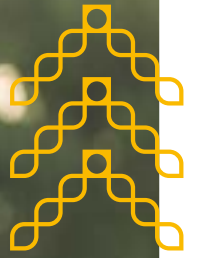


Group



fidelity life

## Income protection insurance.

Welcome. Your journey to protecting your employees 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 Income protection insurance and make sure it's right for your employees.

02

Check the key facts.

03

Understand what's included.

04

Consider additional types of insurance.

05

Ready to find out more?

01

## What is Income protection insurance?

### What's the benefit?

Chances are your employees work hard to earn their salary. But what would they do if they couldn't physically work because they got seriously ill or injured? Who would pay their mortgage? Or the rent? Or the bills? Income protection insurance can help provide a regular monthly income.

### What does it do?

Income protection insurance provides your employee a regular monthly payment if they were to get sick or injured and were unable to work. This cover gives your employees up to 75% of their usual income, if they can't work because of sickness or injury.

### When does it pay?

When an employee is injured or has a sickness which leaves them unable to work. This inability to work needs to continue past a waiting period chosen by you, before the monthly benefit commences.

## Make sure it's right for your employees.

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



**Pay** for rent or mortgage payments.



**Pay** for monthly utility and household bills.



**Allowing** them to focus on their health.



**Get** back to work faster, we might be able to help.

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. For example - 'all permanent employees' or 'all employees with 3-months service'.



Select how long your employees wait before receiving payment and how long the payments last.



You only need to let us know of new hires and resignations once a year.



The monthly benefit is offset by any ACC entitlements or other insurances covering the same risk.

03

## Here's a snapshot of what's included.

- ✓ **Additional payment** – If your employee was to die whilst they are on claim, a final payment of 3-times their monthly benefit will be made. This can be helpful with immediate costs, like paying for a funeral.
- ✓ **Rehabilitation and retraining** – if your employee undertakes an approved rehabilitation programme for the purpose of retraining or re-education to help them return to work they will receive additional financial support to cover some of these costs, on top of the regular monthly payment. This has a maximum payment of up to 12-times the monthly benefit.
- ✓ **Recovery support** – This is payable in addition to the monthly benefit, to assist in recovery and rehabilitation costs such as buying a wheelchair, prosthetic devices, and house and car modifications should they be required. A maximum payment is up to 6-times the monthly benefit.
- ✓ **Earlier payment with relapse** – If your employee suffered a recurrence of the same or related sickness or injury within 12-months of returning to work, the waiting period will be waived meaning they will receive payment earlier. For this to be waived terms apply that relate to their first sickness or injury.

04

## Consider additional types of insurance 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.



### Life and Total and permanent disability (TPD) insurance.

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



### Trauma insurance.

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. Trauma insurance provides protection and pays out a lump sum if they experience sickness or injuries specified in the policy.

05

## 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](mailto: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.

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Piha  
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.