

Personal



fidelity life

Monthly mortgage repayment cover.

Welcome. Your journey to getting insured 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 financial strength page.

5 simple steps:

01

What is Monthly mortgage repayment cover and make sure it's right for you.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional options are worth adding on.

05

Ready to find out more?

01

What is Monthly mortgage repayment cover?

What's the benefit?

For most people, a significant part of their income is spent on rent or monthly mortgage repayments. Monthly mortgage repayment cover provides a monthly payment to help meet your monthly financial commitments if you are unable to work due to sickness or injury.

What does it do?

It pays either, up to 40% of your gross income or 110% of your usual mortgage repayments per month, if you can't work due to sickness or injury. You select which amount at the start of your cover.

When does it pay?

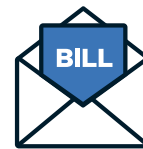
When you are injured or have a sickness which leaves you unable to work. This inability to work needs to continue past a waiting period (from 2-weeks to 2-years), chosen by you, before you receive any payment.

Make sure it's right for you.

Monthly mortgage repayment cover can help:



Mortgage repayments.



Assist with utility and household bills.

02

Key facts you should know.



You can apply aged 16-59.



Cover ends at age 65.



Choose how long you want payments to last; 2-years, 5-years or to age 65.



You'll be asked to supply personal details about you; like health and finance.



The maximum level of cover is up to 40% of your usual income or 110% of your usual mortgage repayments per month (up to a maximum of \$30,000).



Select how long you want to wait before receiving payment. Choose from 7-options, ranging from 2-weeks to 2-years.

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

- ✓ **Rehabilitation and retraining** – If you undertake an approved rehabilitation programme for the purpose of retraining or re-education to help you return to work, you may receive additional financial support on top of the regular monthly payment.
- ✓ **Help while under nursing care** – This provides additional financial support for hospitalisation or medically supervised bed care during the waiting period for up to 90-days.
- ✓ **Earlier payment with relapse** – If you 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 you will receive payment earlier.
- ✓ **Increase your monthly cover without additional medical information** – If you take out a new mortgage or increase your existing mortgage, you may be able to raise the amount you are covered for by up to 10%.

04 Consider adding options to suit your personal needs.

Here are some of the options you can add-on to this Monthly mortgage repayment cover that may require payment of an additional premium.



Inflation protection.

To help the amount of your Monthly mortgage repayment cover keep up with inflation, you can choose to have your sum insured increase by at least 2% each year without providing any medical information.



Increase your claim with inflation.

To help the amount of your monthly payment keep up with inflation when you're receiving payment for your claim, it will be linked to the Consumer Price Index (CPI) and adjusted every quarter.



Extra benefits.

This packages together a range of additional protection where additional payment could be made if; **1.** You suffered a specific injury named in the policy, whether you're working or not. **2.** You are considered to be Totally and permanently disabled and have been paid a monthly benefit for 12-consecutive months. **3.** You were to die.

05 Ready to find out more?



This brochure gives you a snapshot of what is available to you. We recommend working with a financial adviser who can help you develop a plan, specific to your needs.

If you're ready to get tailored and personalised advice from an expert, speak to your adviser. Or visit fidelitylife.co.nz/get-in-touch and we'll put you in touch with a friendly adviser.





Why choose Fidelity Life?

We've been protecting New Zealanders for almost 50-years.

We're here to give you certainty, to enjoy a more rewarding life.



You're supporting local. A business that was founded by New Zealanders for all New Zealanders.



Rest assured we want to pay your claim. We're proud of the support we can give customers when they need it most.



When you need us, one of our friendly New Zealand based team will be here to help.



Your safety net. We've been looking after New Zealanders and their families for almost 50-years.



This independent rating given to Fidelity Life means we have an excellent ability to pay claims.



You're in safe hands, don't just take our word for it. We've been awarded Life insurance company of the Year, 3-years on the bounce.

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