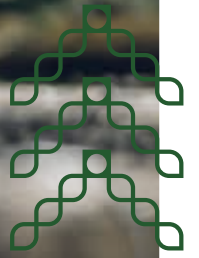


# Personal



fidelity life

## Trauma multi 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 Trauma multi 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 Trauma multi cover?

### What's the benefit?

If you were to experience a medical condition like a heart attack, cancer or a stroke, this can have a big impact on your life. And there's also a chance you experience more than one condition in your lifetime. Trauma multi cover offers the opportunity to claim for up to 5 unrelated medical conditions.

### What does it do?

Should you experience multiple trauma events in your lifetime that are covered in the policy (see page-5), it pays up to 5 separate lump sum amounts which combined, add up to the total amount insured.

### When does it pay?

If you have been diagnosed with any of 40+ trauma conditions named on page-5 and its defined definition. Depending on the condition you'll receive payment of up to 20% of the full sum insured or a partial payment.

## Make sure it's right for you.

Trauma multi cover can help:



**Support** family that relies on your income.



**Pay** for medical costs not covered by the health system.



**Provide** financial support if your partner needs to take time off to care for you.



**Provide** cover for your children.

## 02 Key facts you should know.



Available on its own or as an advanced payment deducted from your Life cover.



You can apply aged 16-64 (69 if linked to Life cover).



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



You can pay fortnightly, monthly, quarterly, half-yearly or yearly.



A maximum of 5-full benefit claims can be paid during the period of cover.



You're covered for all Trauma conditions listed on page-5, though for some conditions cover starts 3-months after you've taken out your policy.

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

- ✓ **Protect your children** – For no extra cost your children (ages 2-20) would also be covered. Should they suffer one of the eligible Trauma conditions a payment for a percentage of your cover would be paid. This is an additional payment that does not reduce the amount of the parent's cover.
- ✓ **Multiple payments** – With Trauma cover after the first diagnosis of a specified illness a lump sum payment is made and the cover ends. However with Trauma multi cover you will receive up to 20% of the total sum insured on diagnosis of the condition. Should you experience any further unrelated Trauma conditions specified in the policy, you can also claim for up to a further 4-events, during the period of your cover.
- ✓ **Increase your cover without additional medical information** – There are lots of milestones in life that can prompt you to increase your cover. You're getting married, having a child, taking out a mortgage or increasing it. As life changes, so can your cover. At times like these, you might be able to increase your cover without providing any additional medical information.

## 04 Consider adding options to suit your personal needs.

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



### **Inflation protection.**

To help the amount of your Trauma multi 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.



### **Buy back your Life cover.**

If we have paid you a full benefit under your Trauma multi cover, you have the option to buy back your Life cover reduced by your trauma claim. This returns your Life cover to the same amount you had before your claim. Depending on your condition this can be 6 or 12-months after your claim. This is only available when you have chosen to take Trauma multi cover as an advanced payment deducted from your Life cover.



### **Waiver of premium.**

Should you become disabled through illness and injury, and you have this cover, once you have waited through the waiting period, the premiums on your policy will be waived. This means that you do not pay for your cover. And any premiums that were paid during the wait period will be refunded.

## 05 Ready to find out more?

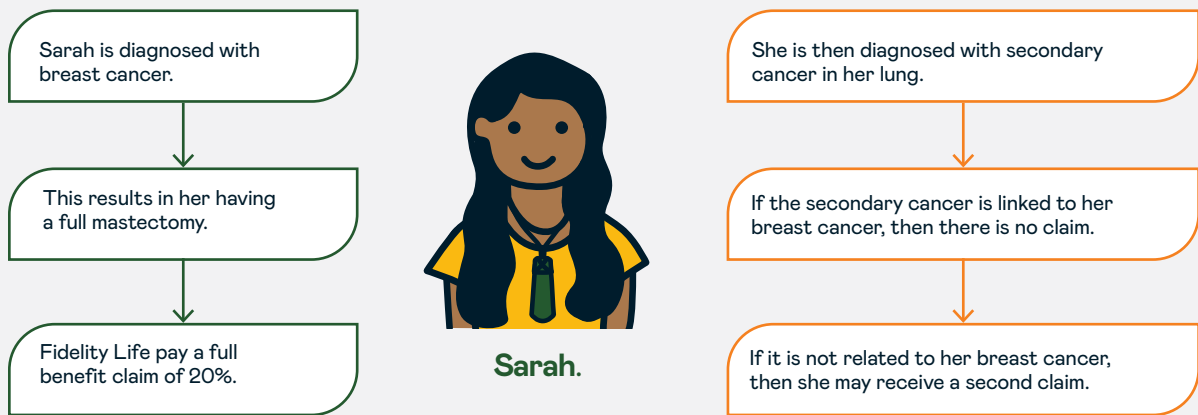


This brochure gives you a snapshot of what is available to you. We recommend working with a financial adviser who can help you develop a plan, specific to your needs.

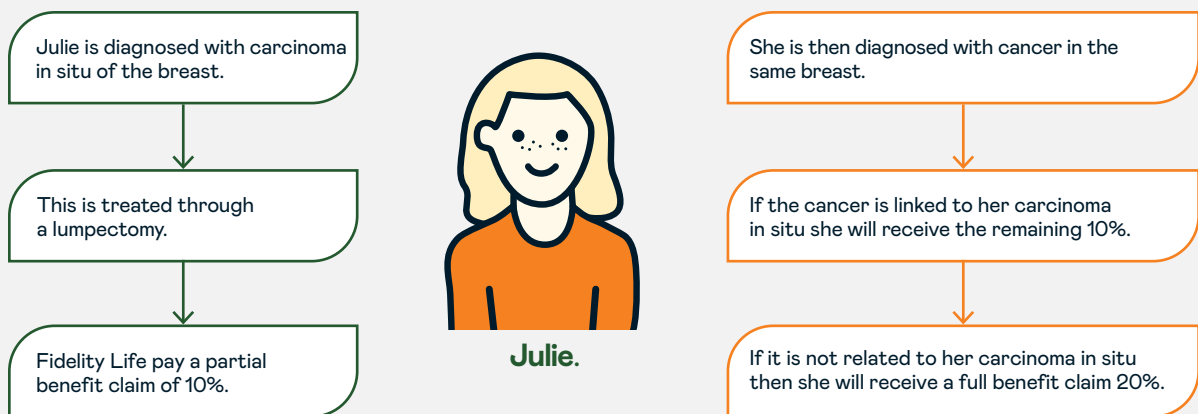
If you're ready to get tailored and personalised advice from an expert, speak to your adviser. Or visit [fidelitylife.co.nz/get-in-touch](https://fidelitylife.co.nz/get-in-touch) and we'll put you in touch with a friendly adviser.

## Here are some examples showing how Trauma multi works.

### Multiple claim example – a second cancer.



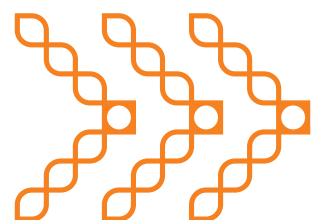
### Multiple claim example – after a partial claim.



These scenarios are examples only and each claim is assessed based on supporting medical evidence.

## What else should you know?

1. A maximum of 5-full benefit claims can be paid during the cover.
2. While we won't pay a claim for a related event, we will pay a claim for an unrelated separate event on the same condition as long as there's at least 6-months between them.
3. A full benefit payment is 20% of the sum insured (counted as one claim).
4. A partial benefit payment is 10% of the sum insured up to \$25k of the Trauma multi cover sum insured and is an advance payment of the full benefit where these are related.
5. There's no waiting period between claims as long as they're for different trauma conditions.



## Trauma cover conditions.

| Full benefit conditions.                    | Partial benefit conditions.                            |
|---------------------------------------------|--------------------------------------------------------|
| Accidentally acquired HIV                   | Adult onset type 1 insulin dependent diabetes mellitus |
| Alzheimer's disease                         | Alzheimer's disease diagnosis                          |
| Angioplasty – triple vessel*                | Aneurysm                                               |
| Aorta surgery*                              | Angioplasty – two vessels or less*                     |
| Aplastic anaemia                            | Carcinoma in situ – without major treatment*           |
| Benign brain tumour or benign spinal tumour | Chronic lymphocytic leukaemia*                         |
| Cancer*                                     | Colostomy and/or ileostomy                             |
| Carcinoma in situ – major treatment*        | Dementia diagnosis                                     |
| Cardiomyopathy                              | Early stage prostate cancer*                           |
| Chronic kidney failure (renal failure)      | Hydrocephalus                                          |
| Chronic liver failure                       | Loss of one limb                                       |
| Chronic lung disease                        | Loss of sight in one eye                               |
| Cognitive impairment                        | Major burns                                            |
| Coma                                        | Malignant melanoma diagnosis*                          |
| Coronary artery bypass surgery*             | Multiple sclerosis diagnosis                           |
| Creutzfeldt-Jakob disease (CJD)             | Parkinson's disease diagnosis                          |
| Dementia                                    | Severe osteoporosis                                    |
| Encephalitis                                | Severe rheumatoid arthritis                            |
| Heart attack*                               | Systemic lupus erythematosus                           |
| Heart valve surgery*                        | Total deafness in one ear                              |
| Intensive care                              |                                                        |
| Loss of independent existence               |                                                        |
| Loss of limb and eye                        |                                                        |
| Loss of limbs                               |                                                        |
| Loss of sight in both eyes                  |                                                        |
| Loss of speech                              |                                                        |
| Major head trauma                           |                                                        |
| Major organ transplant                      |                                                        |
| Meningitis and/or meningococcal disease     |                                                        |
| Motor neurone disease                       |                                                        |
| Multiple sclerosis                          |                                                        |
| Muscular dystrophy                          |                                                        |
| Occupationally acquired HIV                 |                                                        |
| Open heart surgery                          |                                                        |
| Out of hospital cardiac arrest*             |                                                        |
| Paralysis                                   |                                                        |
| Parkinson's disease                         |                                                        |
| Peripheral neuropathy                       |                                                        |
| Pneumonectomy                               |                                                        |
| Primary pulmonary hypertension              |                                                        |
| Severe burns                                |                                                        |
| Severe diabetes                             |                                                        |
| Severe inflammatory bowel disease           |                                                        |
| Stroke*                                     |                                                        |
| Systemic sclerosis                          |                                                        |
| Total deafness in both ears                 |                                                        |

\* Cover starts 3-months after you've taken out a policy.

### Full benefit condition – what's the deal?

If you were diagnosed with any of these conditions, you'll receive a lump sum payment of 20% of the sum insured (counted as one claim).

### Partial benefit condition – what's the deal?

If you were diagnosed with any of these conditions, you'll receive a lump sum payment of 10% of the amount your covered for up to a maximum of \$25,000.

It's important to know that these conditions do have qualifying definitions and can be found in our policy wording document. Get in touch with an adviser for more information.



## 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.

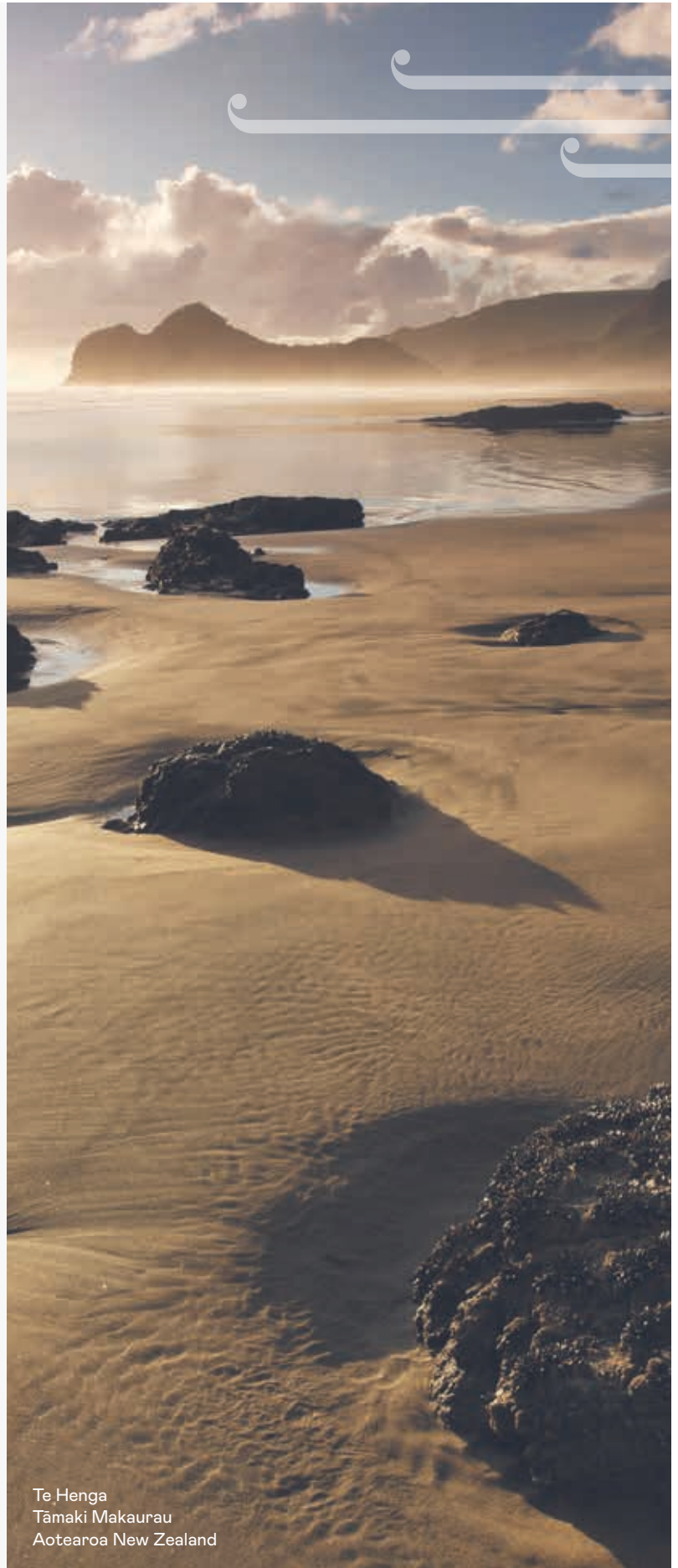


This independent rating given to Fidelity Life means we have an excellent ability to pay claims.



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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Te Henga  
Tāmaki Makaurau  
Aotearoa New Zealand