



fidelity life

Risk cover for kids.

Application form.

November 2023



*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 information regarding this application form.

- For applicants under age 16. Applicants aged 16 and above please use either the Fidelity Life Short-form application or the full Fidelity Life Risk application.
- This application must be attached to the adult risk application.
- As this forms part of the adult risk application, please provide the corresponding adult life application number (if known), which is at the top of the first page on the adult risk application.
- Life cover comes into effect when the child reaches the age of 10 years, up to a maximum of \$250,000.
- Standalone Trauma – cover to a maximum of \$250,000, available from birth.
- Child's future insurability option – \$200,000 (indexed by CPI).

Parent or legal guardian to complete the information required on this application.

Application number

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1. Adviser to complete.

	Adviser name.	Adviser number.	I/C % split.	R/C% split.
1.	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %
2.	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/> %

See attached quote.

Adviser declaration.

- I confirm that all relevant information discussed with me by the applicant(s), at the time this application was completed, has been recorded on this application form.
- To the best of my knowledge and belief, the answers given on this application form, and any attached personal statements, are true and correct and in accordance with all the information given to me.
- I have provided the applicant(s) with verbal disclosure of their right to cancel the policy within 14 days of receipt of the policy, by contacting Fidelity Life on 0800 88 22 88.
- If pages of the application form have not been submitted, I confirm that those pages are blank pages that contain no information.

Name of Adviser

Adviser signature

Date (DD/MM/YYYY)

1. Child's details.

Title Mr Miss

Surname

First name(s)

Residential address

Gender* Male Female Date of birth (DD/MM/YYYY)

*Fidelity Life recognises that gender is diverse. This question refers to assigned sex at birth which is used for underwriting purposes. If you have any questions, or require further information please discuss with your Adviser.

2. Parent or legal guardian details (policy owner).

Policy owner (1)

Title Mr Mrs Ms Miss Dr Other

Surname (or registered company name)

First name(s)

Residential address

Mailing address, if different from above

Relationship to life to be insured Male Female Date of birth (DD/MM/YYYY)

Phone number Email

Policy owner (2)

Title Mr Mrs Ms Miss Dr Other

Surname (or registered company name)

First name(s)

Residential address

Mailing address, if different from above

Relationship to life to be insured Male Female Date of birth (DD/MM/YYYY)

Phone number Email

3. Purpose.

- Life cover \$ Indexed Non-indexed
Maximum cover \$250,000
- Standalone trauma – maximum cover \$250,000.
- Child's future insurability option - \$200,000 (indexed by CPI).

Declaration.

Your duty of disclosure for the child to be insured and policy owner(s).

Before you enter a contract of insurance you have a duty to disclose to Fidelity Life every matter that is relevant to Fidelity Life's decision whether to accept the risk of insurance and if so on what terms. You have the same duty to disclose those matters to Fidelity Life that occur after signing this application and before your contract of insurance commences. You also have the same duty to disclose those matters to Fidelity Life before you apply to increase or reinstate your insurance. If you fail to comply with your duty of disclosure, Fidelity Life may cancel your policy from inception, or at its discretion, alter the amounts and terms of the insurance or decline to consider any claim/s. If Fidelity Life cancels your policy from inception, all premiums paid may be forfeited.

Privacy Act 2020 and The Health Information Privacy code 2020.

- This application collects personal information about you, **the child to be insured and policy owner(s)**. You have the right of access to, and correction of, your information.
- The personal information and any additional information obtained, (including medical and financial information) will be used by Fidelity Life, its subsidiaries, its officers, its advisers, reinsurers and other companies for processing on Fidelity Life's behalf, to calculate and administer the insurance you apply for and for the purposes and promotion of insurance and other services to you. The information may also be used for statistical purposes provided you are not identified.
- Your personal information is held at Fidelity Life's Auckland office, or by one of Fidelity Life's storage providers and through cloud-based services in New Zealand and Australia who store information on our behalf.
- The information may be disclosed outside of Fidelity Life group of companies where the disclosure is necessary for one or more purposes for which the personal information was collected, to the adviser named on this application (or allocated to your business), where required by law, to the policy owner or with your consent.
- If blood tests are required in connection to this application, results will be provided to your general practitioner named in this application..

Declaration and authority by the policy owner(s).

- I/we have read the notice explaining my/our duty of disclosure and have had an opportunity to discuss it with my/our adviser. I/We understand the contents in the duty of disclosure and wish to proceed with my/our application with that understanding. I/we have completed the sections in this application required to be completed. If I/we have not done this, I/we declare that I/we have read the completed application and the information given (including any personal statement) is true, accurate and complete. I/we have not withheld or misstated any material fact.
- No statement affecting this insurance has been made to any representative of Fidelity Life that is not recorded in this application.
- I/we acknowledge that the information I/we have provided and the information provided by anyone else on my/our behalf in this application will form the basis of the contract of insurance between me/us and Fidelity Life.
- I/we understand if additional information is required to process my/our application for insurance, I/we may be telephoned by an underwriter. The information that I/we provide to the underwriter will form part of my/our application for insurance.

- I/we will immediately notify Fidelity Life of any circumstances affecting the risk that may occur after signing this application and before the contract of insurance commences.
- I/we understand that the contract of insurance with Fidelity Life will not commence until this application has been accepted by Fidelity Life, acceptance terms have been agreed to by the policy owner(s) and received by Fidelity Life and until payment of the premium is received, or receipt of a valid direct debit to operate within 30 days.
- If I/we have provided my/our email address in this application, or if I/we provide it at some stage in the future, I/we consent to receive emails from Fidelity Life in respect of Fidelity Life and any further services.
- I/we have read and understand the sections in this application headed Privacy Act 2020 and The Health Information Privacy Code 2020, and Statement of consent. I/we authorise Fidelity Life to disclose any personal information that it holds about me, to any person where the disclosure is necessary for one or more purposes for which the personal information was collected.

Statement of consent.

- I/we authorise Fidelity Life to obtain any information about the child to be insured from any person and/or entity including, but not limited to, any and all health treatment providers (i.e. medical practitioner, specialist, hospital, clinic, counsellor, psychologist, therapist, dentist, alternative health practitioner), insurers, Accident Compensation Corporation, or any similar organisation including public authorities.
- I/we authorise any person and/or entity, including any of those listed above, to give any information about the child to be insured to Fidelity Life, or to other companies for collection on Fidelity Life's behalf.
- I/we agree that a photocopy of this statement of consent shall be as valid as an original and is sufficient evidence of my consent and authority to the disclosure of this information.

Acceptance of Fidelity Life's Policy terms.

- I/we understand that Fidelity Life decides whether to accept my/our application and, if so, on what terms. Subject to the 14-day free look period described below, I/we agree in advance to always accept Fidelity Life's terms including but not limited to the premium, any exclusions and any other variations to the standard terms. If my/our application is acceptable on terms that differ from those originally requested by me/us, my/our adviser/broker will contact me/us for approval of any changes.

14-day free look.

- I/we understand that my/our contract of insurance can be cancelled during the 14-day free look period and all premiums refunded to me/us.

Fidelity Life has an A- (Excellent) financial strength rating given by A.M. Best.

A- Excellent	Secure	Vulnerable	
	A++, A+ (Superior) A, A- (Excellent) B++, B+ (Good)	B, B- (Fair) C++, C+ (Marginal) C, C- (Weak) D (Poor)	E (Under Regulatory Supervision) F (In Liquidation) S (Suspended)

The A.M. Best financial strength rating relates to Fidelity Life's insurance and investment business. For the latest ratings, visit www.ambest.com. AM Best have not provided this rating as a recommendation. The scale of which this rating forms part of is available from Fidelity Life.

Signature of parent/guardian (Policy owner) (1)

Date (DD/MM/YYYY)

Signature of parent/guardian (Policy owner) (2)

Date (DD/MM/YYYY)



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.

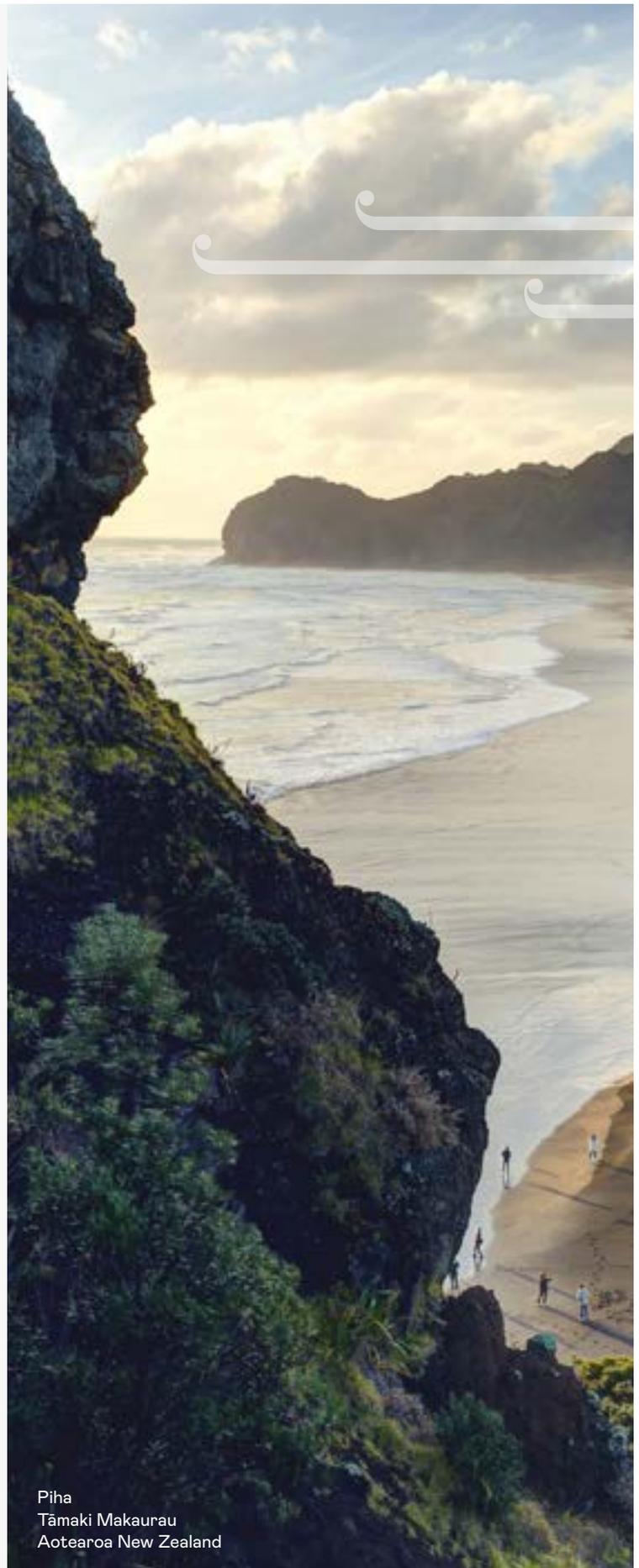
Issued by A.M. Best, our A- (Excellent) financial strength rating indicates our ability to pay claims.



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