



Trauma multi cover overview.

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Trauma multi cover is designed to provide financial support if an insured person suffers from a trauma condition such as a heart attack, cancer, stroke, and more as defined by the cover wording. It allows for up to five full payments for each unrelated trauma condition per insured person, which can help cover medical costs, and provide financial support, helping the insured person to focus on getting better.

Key features.

- The cover can be taken out by individuals aged 16-64 (69 if linked to Life cover).
- Coverage ends at age 70 if they have Trauma multi cover – standalone. Coverage continues for life with Trauma multi cover – accelerated.
- The maximum sum insured for Trauma multi cover is \$4,000,000 if there is no other trauma type cover for the insured person with either Fidelity Life or another insurer.
- There are 47 full benefit trauma conditions and 20 partial benefit trauma conditions.
- Trauma multi allows for up to five separate lump sum payments (up to 20% of the sum insured) for unrelated trauma conditions.
- Trauma multi cover pays up to five lump sum payments (20% of the sum insured) for the same condition if the insured person meets the Loss of independent existence criteria.
- Premiums can be set for a fixed period (level premium) or premiums that increase each year (age-rated).
- Premium payment options include fortnightly, monthly, quarterly, half-yearly, or yearly.

1. Built-in benefits.

Trauma conditions.

Trauma conditions can be broken into two categories. The first category is conditions covered for a full benefit payment (pays 20% of the sum insured). The second category is conditions covered for a partial benefit payment. The life insured must meet the full definition as defined in the cover wording for a claim to be paid. To see the detailed definition of Trauma conditions, see section 8 of the cover wording.

• Conditions covered for a full benefit payment:

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| • Accidentally acquired HIV. | • Alzheimer's disease. |
| • Angioplasty – triple vessel. | • Aorta surgery. |
| • Aplastic anaemia. | • Benign brain tumour or benign spinal tumour. |
| • Cancer. | • Carcinoma in situ – major treatment. |
| • Cardiomyopathy. | • Chronic kidney failure (renal failure). |
| • Chronic liver failure. | • Chronic lung disease. |
| • Cognitive impairment. | • Coma. |
| • Coronary artery bypass surgery. | • Creutzfeldt-Jakob disease (CJD). |
| • Dementia. | • Encephalitis. |
| • Heart attack. | • Heart valve surgery. |
| • Intensive care. | • Loss of independent existence. |
| • Loss of use of hand or foot and sight in one eye. | • Loss of use of hands and/or feet. |
| • 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. |
| • Profound deafness in both ears. | • Severe burns. |
| • Severe diabetes. | • Severe inflammatory bowel disease. |
| • Stroke. | • Systemic sclerosis. |
| • Terminal illness. | |

• Conditions covered for a partial benefit payment:

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| • Adult onset type 1 insulin dependent diabetes mellitus. | • Alzheimer's disease diagnosis. |
| • Aneurysm. | • Angioplasty – two vessels or less. |
| • Carcinoma in situ without major treatment. | • Chronic lymphocytic leukaemia. |

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| • Colostomy and/or ileostomy. | • Dementia diagnosis. |
| • Early stage prostate cancer. | • Hydrocephalus. |
| • Loss of use of one hand or foot. | • Loss of sight in one eye. |
| • Major burns. | • Malignant melanoma diagnosis. |
| • Multiple sclerosis diagnosis. | • Parkinson's disease diagnosis. |
| • Profound deafness in one ear. | • Severe osteoporosis. |
| • Severe rheumatoid arthritis. | • Systemic lupus erythematosus. |

How much do we pay.

- **First claim for a trauma condition:** When a trauma condition occurs for the first time after the cover start date Fidelity Life will pay either:
 - The full benefit, which is 20% of the sum insured, or
 - A partial benefit, which is 10% of the sum insured up to \$25,000.
- **Subsequent claims:**
 - **Same trauma condition:** If a partial benefit is paid, the full benefit will be reduced by that amount. Multiple claims for the same condition are allowed if six months have passed since the last diagnosis, and it is completely unlinked to the original condition.
 - **Different trauma condition:** A claim for a different trauma condition can be made if it is completely unlinked to any previous trauma condition.
- **Loss of independent existence:** For Trauma multi cover – accelerated, more than one full benefit payment for loss of independent existence can be made if:
 - The insured person continues to meet the loss of independent existence definition, and
 - At least 12 consecutive months have passed since the last payment for loss of independent existence, and
 - The cover hasn't ended.
- **Maximum amount of cover:** The total cover for an insured person cannot exceed \$2,000,000 when combined with other trauma type covers.
- **Trauma multi cover – accelerated:** Payment of the sum insured is an advance payment of the Life cover. The Life cover will be reduced by the amount paid, and the premium will be adjusted accordingly.

- **Trauma multi cover – standalone:** The insured person must survive for at least 14 days after the diagnosis of the trauma condition.

Stand-down period.

For certain conditions, no benefit will be payable if a trauma condition is diagnosed within three months, or the insured person suffers any signs or symptoms leading to that diagnosis, within three months from:

- the date of application, or
- the date of reinstatement, or
- the date of any increase in the sum insured (excluding CPI option increases).

Refer to the cover wording for more information.

Inbuilt child's trauma benefit.

Fidelity Life will pay a claim if an eligible child aged between 3 months and 20 years of age (inclusive) suffers a trauma condition for the first time after the cover start date and after the stand-down period, provided they survive for 14 days after suffering the trauma condition. The amount we will pay will be the lesser of 20% of the parent's total sum insured up to \$50,000, or 10% of the parent's sum insured up to \$25,000 for a partial benefit. Exclusions apply for known congenital conditions or any child pre-existing conditions.

Conversion of Inbuilt child's trauma benefit.

A child covered under this benefit can apply for a policy with Life cover and Trauma multi cover – accelerated without providing additional health information within 30 days before their 21st birthday. The maximum amount is 20% of one of the parent's sum insured up to \$50,000. The parent(s) must have cover in place that provides this benefit on the child's 21st birthday.

Inbuilt newborn child's benefit.

Fidelity Life will pay the lesser of 20% of the parent's sum insured or \$50,000 if a biological child of an insured person is born with one of the defined newborn conditions and survives for thirty days after birth. The birth of the child must occur at least 9 months after the cover start date.

Grief counselling benefit.

If a lump sum benefit is paid, Fidelity Life will reimburse up to \$2,500 towards the actual cost of grief counselling for the insured person's partner or child, from an accredited counsellor, psychologist, or psychiatrist approved by Fidelity Life. This benefit must be claimed within 12 months of receiving the lump sum benefit.

Financial planning and legal advice benefit.

Fidelity Life will reimburse up to \$2,500 towards the actual cost of a fully documented financial plan, or legal advice received from a lawyer in relation to the payment. This benefit must be claimed within 12 months of receiving the lump sum benefit.

Special events.

The insured person's sum insured can be increased once in any 12-month period before their 55th birthday without providing additional health information when certain events occur. These events include, but not limited to:

- getting married, civil union, or divorced, or
- either the pregnancy at 28 weeks gestation or birth of the same child, or
- adopting a child, or
- dependent child starting secondary school, or
- financially supporting a dependent child through a first course of full-time tertiary education, or
- reaching ages 25, 30, 35, 40 or 45, or
- either the terminal illness or death of a spouse, partner or child, or
- stopping work to take full time physical care of a dependent relative, or
- increase mortgage on their own home or take out a mortgage for their own home, or
- have a salary increase of at least \$5,000 or 10%.

Business events (Platinum Plus only).

The insured person's sum insured can be increased once in any 12-month period before their 55th birthday without providing additional health information when certain business circumstances occur. These circumstances include:

- They are a key person whose value to the business has increased over the previous three years. The sum insured can be increased by the same proportion as the increase in their value to the business averaged over the previous three years.
- They are a partner in a firm or a shareholder in the company and they've increased their financial interest averaged over the previous three years.
- Cover has been taken out for the insured person for loan guarantees. The sum insured can be increased by the same proportion as the increase in the loan that relates to the business.

Conversion option for Trauma multi cover – standalone (Mortgage Protector and Platinum Plus only).

Allows for the conversion of Trauma multi cover – standalone to Trauma multi cover – accelerated before the insured person's 65th birthday without providing additional health information.

Relocation benefit.

Reimbursement of economy travel costs (up to \$10,000) if the insured person suffers a trauma condition while residing outside of New Zealand for more than three consecutive months, and Fidelity Life has accepted a claim for the sum insured.

Some exclusions and limitations may apply to the benefits (refer to the cover wording for more information).

2. Additional options.

Additional options may incur an additional premium.

CPI option (Mortgage Protector and Platinum Plus only).

The CPI option will be applied on each policy anniversary by the greater of 2%, or an amount determined by Fidelity Life based on the CPI. The last increase under the CPI option for an insured person under the Trauma multi cover will be applied on the earliest of:

- the policy anniversary before their 65th birthday, or
- the total sum insured for all trauma type cover/s for the life insured with Fidelity Life and any other insurer reaches \$2,000,000.

Indexation option (Platinum Plus Level Term only).

Fidelity Life will automatically increase the sum insured by 2% at each policy anniversary. The level premium does not change as a result of the sum insured increasing. The last increase under the Indexation option for an insured person under the Trauma multi cover will be applied on the earliest of:

- the policy anniversary before their 65th birthday, or
- the total sum insured for all trauma type cover/s for the life insured with Fidelity Life and any other insurer reaches \$2,000,000.

Loss of independent existence:

Fidelity Life will pay a full benefit for loss of independent existence when at least 12 consecutive months have passed since the last full benefit was paid for the insured person and the loss of

independent existence definition is met. Each claim under this option is treated as one claim towards the maximum of five claims.

Buy back option.

If a claim for the full sum insured has been paid under the Trauma multi cover – accelerated, the policy owner(s) may after 12 months buy back the Life cover without providing additional health information. For certain conditions listed in the cover wording, the policy owner(s) can buy back the Life cover after 6 months. The Buy back option does not apply in relation to any partial benefit payments.

Total and permanent disability option.

If the insured person meets any of the defined total and permanent disability criteria, Fidelity Life will pay either up to a full benefit (20% of sum insured) or a partial benefit of 10% of the sum insured, up to \$75,000. For full definitions, refer to the cover wording.

Continuation option (Platinum Plus Level Term only).

Allows the policy to continue with the same level of cover on an age-rated basis at expiry of policy term or to take up another level term policy. The Continuation option ends on the insured person's 64th birthday for Trauma multi cover – standalone, or on their 69th birthday for Trauma multi cover – accelerated.

Some limitations may apply to the additional options (refer to the cover wording for more information).

3. Claims.

As an Adviser, it's important to notify Fidelity Life of a potential claim right away. Fidelity Life will notify the policy owner(s) of any requirements needed to assess the claim. No claim will be paid unless all the necessary information is received and Fidelity Life is satisfied that the life insured meets the trauma condition as defined in the cover wording.

4. Exclusions.

Fidelity Life will not pay a claim in connection to an intentional self-inflicted act or injury or, in some cases, where the condition is caused by drug or alcohol use. Refer to the full cover wording for more details.

5. When this cover ends.

- This cover ends on the earliest of:
 - the cancellation of Trauma cover, or
 - the policy ends, or
 - Fidelity Life pays the sum insured for the insured person, or
 - the life insured dies, or
 - the life insured has Trauma cover – standalone, on their 70th birthday.

Trauma multi cover factsheet: At a glance

Key features.

Entry ages: 16-64 (69 if linked to Life cover).	Expiry age: Trauma standalone - 70. Trauma accelerated - none.
Maximum cover is \$4,000,000 if no other trauma type cover is in place	47 full conditions and 20 partial conditions covered.
Receive 20% of sum insured for 5 unrelated trauma conditions	Receive 20% of sum insured for the same condition 5 times if criteria is met.
Premiums can be fixed (level premium) or increase each year (age-rated).	Premium payment options: fortnightly, monthly, quarterly, half-yearly, or yearly.

Built-in benefit.	Benefit description.	Amount paid/benefit.	Conditions & Exclusions.
Trauma multi – accelerated.	If the client has this cover, payment is an advance of the Life cover attached.	Up to 20% of sum insured.	<ul style="list-style-type: none"> The client must have Life cover in place to have Trauma multi accelerated. The Life cover will reduce by the amount of Trauma accelerated paid.
Trauma multi – standalone.	If the client has this cover, payment will be made if the client survives at least 14 days from the date of diagnosis.	Up to 20% of sum insured.	<ul style="list-style-type: none"> The client must survive for at least 14 days after diagnosis.

Built-in benefit.	Benefit description.	Amount paid/benefit.	Conditions & Exclusions.
First claim - Full trauma condition.	Pays the first time a full trauma condition definition is met.	20% of sum insured.	<ul style="list-style-type: none"> See the trauma definitions for specific details for a trauma condition.
First claim - Partial trauma condition.	Pays the first time a partial trauma condition definition is met.	10% of sum insured (up to \$25,000).	<ul style="list-style-type: none"> See the trauma definitions for specific details for a trauma condition.
Subsequent claim – Same trauma condition.	Pays a claim for the same trauma condition if certain conditions are met.	Up to 20% of sum insured.	<ul style="list-style-type: none"> If a partial benefit was paid previously, and now the client meets the full benefit criteria, the payment will be reduced so no more than 20% of the sum insured is paid. More than one claim for a trauma condition can be paid if it's at least 6 months since last diagnosis, and is not a recurrence of the original trauma condition, and is not directly or indirectly caused by or related to the original trauma condition.
Subsequent claim – Different trauma condition.	Pays a claim for a different trauma condition if certain conditions are met.	Up to 20% of sum insured.	<ul style="list-style-type: none"> Conditions to be met are: <ul style="list-style-type: none"> It is not directly or indirectly caused by or related to any previous trauma condition, or symptoms or conditions which caused any previous trauma condition to occur, or It is a loss of independent existence claim.
Loss of independent existence (LOIE) for Trauma multi - accelerated.	If the cover is Trauma multi – accelerated, more than one full benefit payment can be paid for LOIE (see Optional Benefit section for LOIE for Trauma multi – standalone).	Up to 4x 20% of sum insured.	<ul style="list-style-type: none"> A specialist will assess what equipment or modifications are deemed necessary The benefit will be reduced by any costs reimbursed from any other source
Inbuilt child's trauma benefit.	Payable if an eligible child, aged 3 months to 20 years old, suffers a trauma condition for the first time.	Up to \$50,000 (full condition). Up to \$25,000 (partial condition).	<ul style="list-style-type: none"> Child must survive at least 14 days after the trauma diagnosis. Known congenital conditions and any child pre-existing conditions are excluded.

Built-in benefit.	Benefit description.	Amount paid/benefit.	Conditions & Exclusions.
Conversion of Inbuilt child's trauma benefit.	A child covered under this benefit can apply for Life cover and Trauma multi - accelerated without providing health information.	Up to \$50,000.	<ul style="list-style-type: none"> ● The parent's cover must be in place on the child's 21st birthday. ● The conversion must take place within 30 days of the child's 21st birthday.
Inbuilt newborn child's benefit.	Payable if an eligible child is born with a defined newborn condition and survives for thirty days after birth.	Up to \$50,000.	<ul style="list-style-type: none"> ● The child must be a biological child of the life insured. ● Birth of child must occur at least 9 months after the cover starts, reinstatement, or any increase.
Grief counselling benefit.	Reimbursement of costs to support insured person's partner or child with grief counselling services from an accredited professional.	Up to \$2,500.	<ul style="list-style-type: none"> ● Must be claimed within 12 months of receiving the lump sum.
Financial planning and legal advice benefit.	Reimbursement of financial planning and/or legal advice costs in relation to the lump sum payment.	Up to \$2,500.	<ul style="list-style-type: none"> ● Must be claimed within 12 months of receiving the lump sum.
Special events.	<p>The client can increase their sum insured without providing health information if certain events occur. These events include:</p> <ul style="list-style-type: none"> ● Marriage, civil union, or divorce, or ● pregnancy at 28 weeks or birth of the same child, or ● adoption, or ● child starting secondary school, or ● paying for child's first course in full-time tertiary education, or ● reaching ages 25, 30, 35, 40 or 45, or ● terminal illness or death of a spouse, partner or child, or ● stopping work to take full time physical care of a dependent relative, or ● taking out or increasing a mortgage on their own home, or ● salary increase of at least \$5,000 or 10%. 	Up to \$250,000.	<ul style="list-style-type: none"> ● The increase available is subject to other conditions applicable to the benefit. ● Only available before the client's 55th birthday. ● The increase must be exercised within 6 months of the event or 30 days following a policy anniversary. ● Is not available if cover is due to a buy back.

Built-in benefit.	Benefit description.	Amount paid/benefit.	Conditions & Exclusions.
Business events.	<p>The client can increase their sum insured without providing health information if certain business events occur. These events include:</p> <ul style="list-style-type: none"> Being a key person whose value to the business has increased over 3 years. Being a partner in a firm or a shareholder in the company and they've increased their financial interest averaged over 3 years. Cover has been taken out for the insured person for loan guarantees. 	Up to \$250,000.	<ul style="list-style-type: none"> Only available before the clients' 55th birthday. The increase must be exercised within 6 months of the business event. The increase is proportional to the increase in value of the key person, financial holding, or loan guarantees.
Conversion option for Trauma multi - standalone.	Can convert Trauma multi - standalone cover to Trauma multi – accelerated without providing additional health information.	Up to 100% of sum insured.	<ul style="list-style-type: none"> Not available if there is a loading or exclusion at the start date, a claim is payable or paid, terminal illness, client is under 16, or premiums are not up to date. Cover must be converted before the clients' 65th birthday.
Relocation benefit.	Pays for economy travel costs back to New Zealand if the client suffers a trauma condition whilst residing overseas.	Up to \$10,000.	<ul style="list-style-type: none"> The client must have been residing outside New Zealand for more than 3 consecutive months. A claim for the sum insured needs to have been accepted.

Optional benefit.	Benefit description.	Amount paid/benefit.	Conditions & Exclusions.
CPI option.	Increases the sum insured based on CPI data on each policy anniversary.	Greater of 2% increase or CPI.	<ul style="list-style-type: none"> This option expires on the policy anniversary before the client's 65th birthday. This option expires when the sum insured for all trauma type covers reaches \$2,000,000.
Indexation option.	Increases the sum insured on each policy anniversary.	2% increase.	<ul style="list-style-type: none"> This option expires on the policy anniversary before the clients' 65th birthday. This option expires when the sum insured for all trauma type covers reaches \$2,000,000.

Optional benefit.	Benefit description.	Amount paid/benefit.	Conditions & Exclusions.
Loss of independent existence (LOIE) option for Trauma multi – standalone.	If the cover is Trauma multi – standalone, more than one full benefit payment can be paid for LOIE.	Up to 4x 20% of sum insured.	<ul style="list-style-type: none"> Conditions to be met are: <ul style="list-style-type: none"> Client keeps meeting the LOIE definition, and 12 consecutive months since the last LOIE payment, and Cover has not ended.
Buy back option.	If the entire sum insured for Trauma multi - accelerated is paid, the client can buy back the Life cover after 12 months without providing health information, or after 6 months for certain conditions (see Conditions & Exclusions).	100% of Trauma accelerated paid.	<ul style="list-style-type: none"> 6-month conditions: Paralysis, Alzheimer's disease, dementia, loss of use of hand or foot and sight in one eye, loss of use of hands/or feet, loss of sight in both eyes, multiple sclerosis or Parkinson's disease. The option can only be exercised once and before the client's 70th birthday.
Total and permanent disability (TPD) option.	Payable if the client meets any of the TPD definitions in the cover wording.	Up to 20% of sum insured (full) Up to \$75,000 (partial).	<ul style="list-style-type: none"> If the trauma and TPD are due to the same sickness or injury, only one claim will be paid. If the cover is Trauma accelerated, the TPD payment will be an advance on the Life cover.
Continuation option.	Allows a choice to continue a level policy at expiry, on the same amount of cover on an age-rated basis, or take out another level term policy.	Choose continuation on age-rated or level basis.	<ul style="list-style-type: none"> This option expires on the clients: <ul style="list-style-type: none"> 64th birthday for Trauma multi standalone. 69th birthday for Trauma multi accelerated.

Exclusions.	Limitations.
Self-inflicted acts or injury.	-
Drug and alcohol use (in some cases).	-
Events and causes agreed to and endorsed in the Policy schedule.	-

Fidelity Life Assurance Company Limited.



*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](#).

Fidelity Life House,
Level 4/136 Fanshawe Street,
Auckland 1010, New Zealand.

09 373 4914 | 0800 88 22 88
Email us on salesupport@fidelitylife.co.nz
Follow us on [Linkedin](#)

Disclaimer

The information contained in this factsheet is a convenient summary of the key points of this insurance policy 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. Please refer to current policy wordings for specific details. This factsheet does not provide a personalised financial advice service and is intended for financial adviser use only.