

Partners Life Journey Plan

Just the facts

Accidental Death Cover

partners life

To provide a lump sum upon accidental death to help repay debt or provide an inheritance, among other things, at your client's discretion.

Premium Review Periods	Minimum Entry Age	Maximum Entry Age	Expiry Age	Minimum Sum Insured	Maximum Sum Insured	GST	Worldwide Cover
Yearly Stepped	10	70	Life	\$1000	\$1,000,000	Not applicable to life type covers (nor commissions thereon)	Yes

Exclusions

- Death by self-inflicted means
- Death by non-accidental means
- Accidental Death following terminal illness diagnosis
- Refusal to provide relevant information to support a claim
- Pre-existing conditions under the Dependent Child Funeral Support Benefit

Base Benefits	Criteria	Benefit	Limitations or Conditions
Accidental Death Benefit	Client dies as a direct result of an accident	100% of sum insured	-
Non-Survivable Accident Benefit	Client suffers an accident and as an immediate and direct result is diagnosed as unlikely to survive longer than 3 months	100% of sum insured	-
Bereavement Support Benefit	Paid immediately upon notification of death by accidental means	Lesser of the sum insured or \$25,000 accelerated from Accidental Death Cover	-
Repatriation Benefit	Client dies as a direct result of an accident and requires the body to be sent home or to New Zealand	25% of the Accidental Death Cover sum insured to a Maximum of \$20,000. Paid in addition to the Accidental Death Cover Sum Insured	Pre-approval required
Dependent Child Funeral Support Benefit	Paid immediately upon notification of death of a dependent child	Maximum of \$15,000 from between age 10 to 21 Maximum of \$2,000 before age 10	Benefit ceases when youngest child turns 21 Exclude pre-existing conditions
Financial and Legal Advice Benefit	Once a claim has been paid	Reimburses actual costs	Maximum of \$3,000 paid in addition to the sum insured, one payment per life assured. Advice must be received within 12 months of claim being paid.
Counselling Benefit	Once a claim has been paid	Reimburses actual costs	Maximum of \$2,500 paid in addition to the sum insured, one payment per life or dependent child. Counselling must be received within 12 months of claim being paid. Claim form and receipts must be provided within 12 months of the counselling being received