

partners life

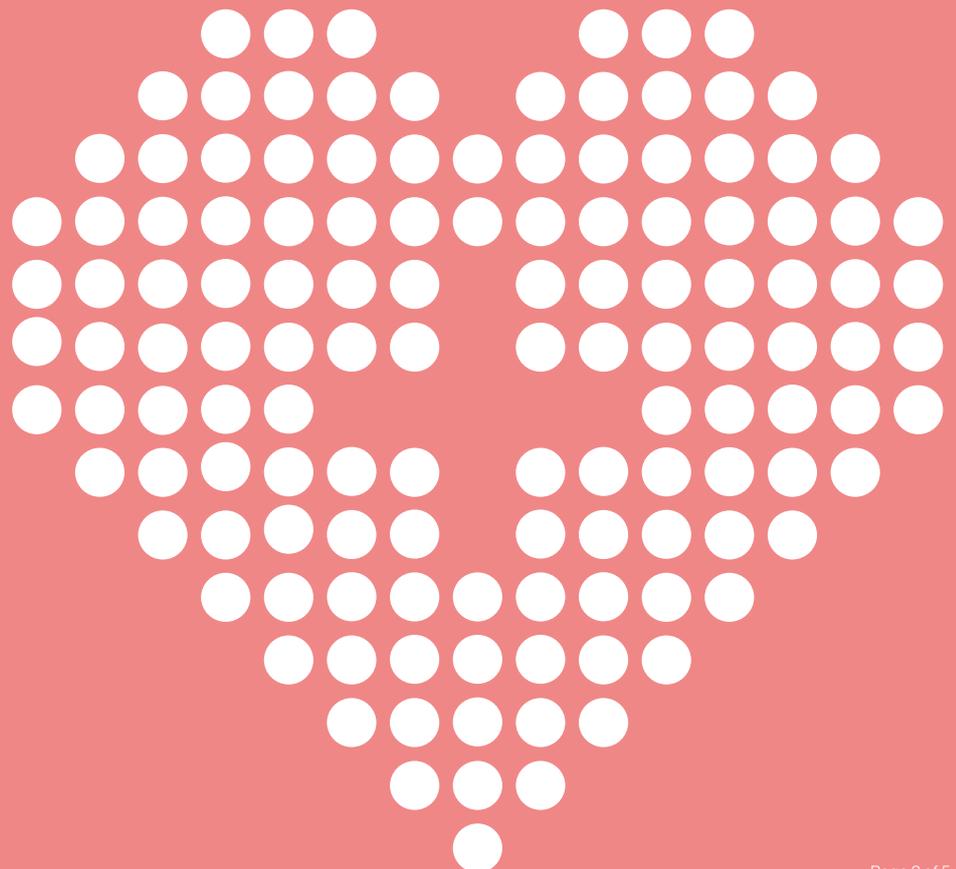
Protection that fits your life stage.

Partners
Life Journey Plan



Accidental Death Cover

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Life Journey Plan



Accidental Death Cover

Overview

Helps you take care of your loved ones if you pass away as the result of an accident.

- Pays a lump sum which can be used to provide an inheritance, settle final expenses, reduce debt – how the money is spent is up to you.
- Helps to cover additional costs such as legal and financial advice, counselling and bringing you home if you pass away while overseas.
- Also includes a funeral benefit if a dependent child passes away.

Protection that fits your life.

Your Accidental Death Cover includes benefits designed to provide a financial safety net for your loved ones if you have an accident that results in death. With no need to be medically assessed, this cover may be a suitable option if you have pre-existing conditions that exclude you from other types of life cover or need a cost-effective alternative to comprehensive life cover.

Partners Life provides a range of insurance covers designed for specific needs that you can add* or remove from your plan when life changes – helping to keep you and your loved ones protected through your life journey.

*Changes to your plan may require underwriting.

What your cover provides

Accidental Death Cover provides the following standard benefits for every person insured (“life assured”) as part of your policy.

- **Benefits:** These are the names of the benefits.

What it covers: This provides a summary of each benefit. Conditions, exclusions and limits apply. You can find the full details in our Partners Life Journey Plan policy wordings. Special conditions, exclusions and premium loadings may also be applied to your policy.

How it works: This shows the maximum amount (limit) we’ll pay in one policy year for each person who is part of your policy (“life assured”) if your claim is accepted by Partners Life.

| Benefits | What it covers | How it works |
|--|--|---|
| Accidental Death Benefit | If you pass away because of an accident, we’ll pay all your sum insured in a lump sum. | Pays 100% of your sum assured. |
| Non-Survivable Accident Benefit | If you have an accident and are diagnosed as unlikely to survive longer than three months as a result, we’ll pay all your sum insured early in a lump sum. | Pays 100% of your sum assured immediately on terminal diagnosis. |
| Bereavement Support Benefit | Provides advance payment of some or all of your sum insured to help with expenses until the proceeds of a life policy can be legally released. | Pays the lesser of \$25,000 or your sum insured, immediately on notification of death. |
| Repatriation Benefit | Reimburses the cost of returning your remains to New Zealand or your home country if you die while travelling, working, or living overseas. | Pays up to 25% of your sum insured to a maximum of \$20,000, in addition to your sum insured. |
| Dependent Child Funeral Support Benefit | Pays a set amount immediately on notification of death of a dependent child under the age of 21. Excludes pre-existing conditions. | Pays the following amount in addition to your sum insured: <ul style="list-style-type: none"> • \$2,000 before age 10 • \$15,000 from age 10 to 21. |
| Financial and Legal Advice Benefit | Reimburses actual financial and legal costs to help manage the proceeds of a claim. | Pays up to \$3,000, in addition to your sum insured. |
| Counselling Benefit | Reimburses counselling services once a claim has been paid. | Pays actual costs up to \$2,500, in addition to the sum insured. |
| Guaranteed Wordings | No matter what changes we make to our policies in the future, we guarantee you’ll hold onto your original benefits for as long as you have your policy. | |
| Guaranteed Upgrade of Future Benefits | Any future improvements to your existing cover will automatically be added to your policies. | |

Talk to your adviser today for help with the cover that’s right for you.

This overview is a marketing document that highlights a number of the key features of Accidental Death Cover. The full terms and conditions, benefits and exclusions that apply to those features and to the overall Partners Life Journey Plan are detailed in the Accidental Death Cover Protection Benefit Sheet and Partners Life Journey Plan Policy Document available from your adviser. The availability of insurance cover is subject to your application being approved. Special conditions, exclusions and premium loadings may apply.

