

Trauma Cover

How would you and your family cope financially if you suffered from a heart attack, loss of limb, cancer or a stroke? What if you couldn't work and needed to pay for huge medical costs? Don't worry, with Fidelity Life's Trauma Cover a lump sum benefit can make a real difference in helping to meet these costs.

ABOUT TRAUMA COVER

Trauma Cover pays a lump sum if you suffer a specified condition such as a stroke, a heart attack, cancer or loss of a limb. If a physical trauma means you can't work, or have to meet significant medical costs, you won't have to suffer financial trauma too.

The policy comes with some important benefits at no additional cost. You can also add one or more optional benefits for which you will pay an additional premium. This benefit is available either in conjunction with Life Assurance (accelerated benefit), where a claim will reduce the life cover, or on its own (standalone benefit).

Suffering a serious illness is devastating in any circumstances but the burden will be far greater if your financial security is also put at risk. A person suffering from one of the four main critical illnesses (heart attack, heart disease, cancer or stroke) has a nearly 50% chance of surviving for up to 10 years beyond the critical incident. However, in many cases this involves a reduced working capacity and necessitates significant lifestyle changes and costs. A lump sum benefit can make a real difference in meeting these costs.

KEY FACTS

Ages

- Entry age is from age 16 to 64 (standalone) or 69 (accelerated).
- You are covered for your life (accelerated) or to age 70 (standalone).

Level of cover

- The maximum standalone cover is \$2 million. If you choose the accelerated benefit, the maximum cover is the level of your life insurance to a maximum of \$2 million.
- You can 'inflation proof' your cover by increasing it each year in line with the CPI.
- Angioplasty, aorta surgery, cancer, cerebrovascular accident (stroke), myocardial infarction (heart attack), coronary artery bypass surgery, heart valve surgery and out of hospital cardiac arrest are not covered if they occur within the first three months of the policy.

Premiums

- Payable fortnightly, monthly, quarterly, half-yearly or yearly.
- Yearly renewable premiums are fixed for one year at a time and will normally increase in line with age.
- Level term premiums are fixed for the life of the policy.

STANDARD FEATURES

If you buy this cover as standalone then the cover ends with the payment of the benefit (except in the case of angioplasty to 1 or 2 vessels or a partial payment under a diagnosis benefit).

If a claim is paid on an accelerated benefit, the claim amount will be deducted from the life cover of your policy.

If a claim is paid on a standalone benefit, the payment will not reduce the life cover under the policy.

Child's benefit

At no additional cost, all of your children (either by birth or legal adoption) aged between 2 and 20 (inclusive) years are covered for the lesser of \$50,000 or 20% of the parent's Trauma sum assured should they suffer for the first time after the cover starts one of the Trauma conditions. The child must survive for a period of 14 days. This can be converted up to 30 days before or after their 21st birthday to their own Life Assurance with Trauma accelerated cover.

Financial planning benefit

If a benefit of at least \$100,000 is paid, a further benefit of up to \$2,500 may also be payable. We will reimburse the reasonable costs of a fully documented financial plan prepared by an Authorised Financial Adviser.

Special events

You can increase your Trauma Cover without further medical evidence on the occurrence of certain events. These events include getting married, civil union, having children or taking out a mortgage, when your income increases by a certain amount, the death of a spouse, partner or child or stopping work to take full time physical care of a dependent relative or when you reach ages 25, 30, 35, 40 or 45, or increasing your shareholding in a business, depending on the type of cover. Refer to your policy document for details. Limits apply.

Relocation to New Zealand benefit

If you suffer from one of the trauma conditions while living overseas for more than three months, this benefit will pay an economy airfare up to a total of \$10,000 for you and, where necessary, a support person to be flown directly back to New Zealand. This can be paid once during the period of cover.

Standalone conversion

You can convert your standalone cover to accelerated cover with an equal amount of life cover, before you turn 60. Refer to policy wording for details. Not available with Level Term.

OPTIONAL BENEFITS

Business future insurability option

This option allows you to increase cover as your business changes. No further medical evidence will be required though financial evidence may be required. Conditions apply. Refer to policy wording for details. Not available with Level Term or Mortgage Protection.

Buy-back option

Following the payment of a Trauma Cover – Accelerated benefit, you have the opportunity at 12 months from the date of that claim payment, without having to provide any health evidence, to buy back the reduction in the Life Assurance as a result of the Trauma Cover – Accelerated claim payment. You will pay the premiums appropriate to the level of cover at that time. The buy-back option may be available at six months from the date of the claim payment for certain events. This option is only available on Trauma Cover – Accelerated.

Waiver of Premium Cover

While the insured person with the Waiver of Premium Cover is totally disabled, the premiums due on the policy after the waiting period ends will be waived and premiums paid during the waiting period will be refunded.

Total and Permanent Disability option

Provides financial protection against total and permanent disability with a lump sum payment.

Trauma reinstatement option

This option allows you to reinstate trauma cover (standalone or accelerated) 12 months after a trauma claim. The reinstated trauma cover is restricted to new conditions (i.e. you cannot claim twice for the same condition) and any pre-existing conditions will be excluded. Other conditions also apply. A discount may apply on the reinstated cover.

Children's Trauma Cover

The trauma cover can be taken out as a standalone cover up to \$60,000 which includes the trauma conditions listed.

Continuation option

Allows the policy to continue with the same level of cover on a YRT basis at expiry of policy term or to take up another level term policy. Applies to Level Term only.

All of the optional benefits above require payment of an additional premium

Inflation protection

To ensure your benefit keeps pace with inflation, you can choose to have your policy cover increase each year by the greater of 2% or the Consumer Price Index, regardless of changes of the insured person's health. Each year we will advise you of the increased sum assured and new premium.

Where premiums are level and the indexation option has been selected, the sum assured will be increased by a fixed rate of 2% each year.

TRAUMA COVER CONDITIONS

Trauma Cover covers these conditions as listed below:

Full benefit conditions

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 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

Partial benefit conditions

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*
 Colostomy and/or ileostomy
 Dementia diagnosis
 Early stage prostate cancer*
 Hydrocephalus
 Loss of one limb
 Loss of sight in one eye
 Major burns
 Malignant melanoma diagnosis*
 Multiple sclerosis diagnosis
 Parkinson's disease diagnosis
 Severe osteoporosis
 Severe rheumatoid arthritis
 Systemic lupus erythematosus
 Total deafness in one ear

* Three month stand-down from the cover commencement date applies. Refer to the Policy Wording for full definitive details and conditions.

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