

Personal



## Total and permanent disability cover.

Welcome. Your journey to getting insured starts here. We're here to give all New Zealanders certainty to enjoy a more rewarding life.



\*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](#).

## 5 simple steps:

01

What is Total and permanent disability cover and make sure it's right for you.

02

Check the key facts.

03

Understand what's included in the cover.

04

Consider what additional options are worth adding on.

05

Ready to find out more?

## 01 What is Total and permanent disability cover?

### What's the benefit?

If you became totally and permanently disabled, this cover (called TPD for short) can help you get the care you need – and ensure you and your family is looked after.

### What does it do?

TPD cover will pay a lump sum to help cover your bills, medical care or even home alterations that maybe required.

### When does it pay?

TPD is paid out if you become totally and permanently disabled and are unable to work – whether that's in a workplace, home or even if you're a student. Depending on the extent of your disability, you'll receive payment of the full sum insured or a partial payment.

## Make sure it's right for you.

TPD cover can help:



**Provide** financial support if your partner needs to take time off to care for you.



**Pay** for medical care costs.



**Pay** for any alterations to your home that may be required to improve accessibility.

## 02 Key facts you should know.



Available on its own or as an advanced payment deducted from your Life cover.



You can apply aged 16-64.



You'll be asked to supply personal details about you; like health and finance.



Max level of cover is \$5m.



Even if you don't have a paying job (house-person for example) cover is still available, we'll just assess your cover differently.



Choose how you want to pay; a set price for a fixed period-of-time or payments that increase each year.

## 03 Here's a snapshot of what's included.

### ✓ Two levels of payments –

1. The full lump sum will be paid if you are so disabled through injury or illness that you are unlikely ever to be able to perform the duties of your own or any other occupation.
  - An 'own occupation' definition is available for certain professional groups and has a higher premium. This policy can include unpaid home duties as an occupation and therefore a house-person can also be covered.
  - We also have some non-occupation based definitions which are based around; activities of daily living, cognitive impairment, loss of sight or loss of limbs.
2. A partial benefit payment of up to \$75,000 may be payable on the loss of use of a limb or sight in one eye.

✓ **Increase your cover without additional medical information** – There are lots of milestones in life that can prompt you to increase your cover. You're getting married, having a child, taking out a mortgage or increasing it. As life changes, so can your cover. At times like these, you might be able to increase your cover without providing any additional medical information.

✓ **Flexibility to put your cover on hold** – If you're finding it hard to meet your premium payments because you've been made redundant, declared bankrupt or have decided to undertake study or overseas travel you have the option to put up to \$500,000 of your Cover and premium on hold. No claims will be payable while your cover is on hold.

## 04 Consider adding options to suit your personal needs.

Here are some of the options you can add-on to your TPD cover that may require payment of an additional premium.



### **Inflation protection.**

To help the amount of your TPD cover keep up with inflation, you can choose to have your sum insured increase by at least 2% each year without providing any medical information.



### **Buy back your Life cover.**

If we have paid you your full TPD cover, you have the option to buy back your Life cover reduced by your TPD claim 12-months later. This returns your Life cover to the same amount you had before your claim. This is only available when you have chosen to take TPD cover as an advanced payment deducted from your Life cover.



### **Waiver of premium.**

Should you become disabled through illness and injury, and you have this cover, once you have waited through the waiting period, the premiums on your policy will be waived. This means that you do not pay for your cover. And any premiums that were paid during the wait period will be refunded.

## 05 Ready to find out more?



This brochure gives you a snapshot of what is available to you. We recommend working with a financial adviser who can help you develop a plan, specific to your needs.

If you're ready to get tailored and personalised advice from an expert, speak to your adviser. Or visit [fidelitylife.co.nz/get-in-touch](https://fidelitylife.co.nz/get-in-touch) and we'll put you in touch with a friendly adviser.





## 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

The information contained in this brochure is a summary of the key points of this insurance cover 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 which is available from your financial adviser or Fidelity Life. Please refer to current policy documents for specific details. This brochure does not provide a financial advice service.