

Personal



Specific injury 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:

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What is Specific injury cover and make sure it's right for you.

02

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04

Consider what additional options are worth adding on.

05

Ready to find out more?

01 What is Specific injury cover?

What's the benefit?

Specific injury cover pays a lump sum when you suffer from one of the 30 defined specific injuries as a result of an accident, such as certain fractures, burns, loss of sight, loss of hearing, loss of use of one limb and more.

What does it do?

It pays you a lump sum which can help to take away some of the financial pain, so you can focus on getting better.

When does it pay?

The lump sum is paid where you suffer from one of the 30 defined specific injuries as a result of an accident, shown on pages 3-4 and where the specific injury definition is met. Claims are calculated as a multiple of the sum insured, ranging from 2 times to 12 times the sum insured, depending on the specific injury suffered.

Make sure it's right for you.

Specific injury cover can help:



Pay towards day-to-day bills or recovery costs. The choice is yours.



Provides a lump sum payment when you need it most without the wait period for income protection or while you wait for ACC to come in.



You, to focus on getting better.

02 Key facts you should know.



Eligibility is based on holding at least one qualifying cover on the same policy, as shown on page 3. If your only qualifying cover on the policy pays a partial or full benefit, causing the sum insured to drop below the required minimum, your Specific injury cover will end.



You can choose your cover amount from \$500 to a maximum of \$5,000 (inclusive).



You can take out this cover if you're aged 16 to 64 (inclusive), though some restrictions may apply based on the maximum entry ages of the qualifying cover(s) on your policy.



Premiums are based on gender and occupation class. Smoking status does not impact premiums and premiums do not increase due to age.



Choose how to use the benefit paid, whether it be to assist towards day-to-day bills or recovery costs. The choice is yours.



You're covered for the Specific injuries shown on pages 3-4.

Here's a snapshot of what's included.

- ✓ **Benefit payments** – Claims are paid as a multiple of the sum insured. The amount paid depends on the specific injury suffered. A \$60,000 maximum claimable amount applies per insured person, per policy, during a policy anniversary year.
- ✓ **Injury progression** – If you receive a claim payout for a specific injury that within 12 months progresses to another covered specific injury which is directly related to the same accident and qualifies for a higher amount, you'll receive the difference. Terms apply.
- ✓ **No wait periods or offsets** – Claims are not subject to wait periods and are not reduced by other income sources, such as other insurance or ACC.
- ✓ **Cover for reoccurring specific injuries** – You can claim for the same specific injury if it occurs again due to a new accident, up to the maximum overall limit per insured person per policy within the policy year.

Specific injury cover.

Qualifying covers.

Specific injury cover is available when you have and continue to have at least one qualifying cover with the minimum cover amount on the same policy as shown below. Qualifying covers and requirements are outlined in the following table:

Qualifying cover	Minimum sum insured/benefit amount
Life cover	\$100,000 sum insured
Survivor's income cover	\$100,000 notional sum insured
Trauma cover - standalone	\$100,000 sum insured
Trauma multi cover - standalone	\$500,000 sum insured
Total and permanent disability cover - standalone	\$100,000 sum insured
Income protection cover - agreed value	\$1,500 per month
Income protection cover - indemnity value	\$1,500 per month
Monthly mortgage repayment cover	\$1,500 per month
Rural key person cover	\$1,500 per month
Key person cover	\$1,500 per month

Specific injuries covered.

The table below lists the specific injuries covered and the amount payable.

It's important to know these specific injuries have definitions which must be met to be eligible for a claim to be paid. These definitions can be found in our Specific injury cover document.

Get in touch with an adviser for more information.

Injury groups	Specific injury means	Amount payable
Group 1	Fracture of jaw, skull	2 times the sum insured
	Fracture of forearm, collarbone	
	Fracture of wrist, hand (excluding fingers)	
	Fracture of kneecap	
	Fracture of ankle, heel	
	Fracture of foot (excluding the toes)	
	Fractured vertebrae	
	Fracture of upper arm bone, shoulder blade, elbow	
	Full thickness or third degree burns to at least 9 percent of the body surface area	

Injury groups	Specific injury means	Amount payable
Group 2	Fracture of leg below the knee (tibia or fibula)	3 times the sum insured
	Fracture of the hip	
	Fracture of leg above the knee (femur)	
	Fracture of the pelvis	
	Fracture of multiple limbs	
	Any injury the life insured had surgery under general anaesthesia for	
Group 3	Full thickness or third degree burns to at least 20 percent of the body surface area	6 times the sum insured
	Full thickness or third degree burns to at least 25 percent of the face	
	Full thickness or third degree burns to at least 50 percent of both hands	
	Loss of the thumb and index finger of the same hand	
	Loss of sight in one eye	
Group 4	Loss of use of one limb	12 times the sum insured
	Loss of sight in both eyes	
	Profound deafness in both ears	
	Paralysis (diplegia, hemiplegia, paraplegia, monoplegia, quadriplegia, and tetraplegia)	

04 Consider adding options to suit your personal needs.

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



Inflation protection – To help protect your Specific injury cover against rising costs, your sum insured can increase each year up until it reaches the maximum allowed. Different products increase the sum insured in different ways, but all by at least 2% per year. You can choose not to have your cover increase too, if that suits you best. Please note; Increases to the sum insured ends when the total Specific injury cover for an insured person on a policy reaches \$5,000.



Continuation option – Where you select to include the Specific injury cover on your Platinum Plus Level Term product with level premiums (premiums remain the same throughout the selected term of your policy) to enable you to continue your cover when the end of your selected level premium payment period is reached, without needing to provide any medical information.

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 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.