

# Personal



fidelity life

## Trauma multi 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 Trauma multi 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 Trauma multi cover?

### What's the benefit?

If you were to experience a medical condition like a heart attack, cancer or a stroke, this can have a big impact on your life. And there's also a chance you experience more than one condition in your lifetime. Trauma multi cover offers the opportunity to claim for up to 5 unrelated medical conditions.

### What does it do?

Should you experience multiple trauma events in your lifetime that are covered in the policy (see page 5), it pays up to 5 separate lump sum amounts which combined, add up to the total amount insured.

### When does it pay?

If you have been diagnosed with any of 40+ trauma conditions named on page-5 and its defined definition. Depending on the condition you'll receive payment of up to 20% of the full sum insured or a partial payment.

## Make sure it's right for you.

Trauma multi cover can help:



**Support** Family that relies on your income.



**Pay** for medical costs not covered by the health system.



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



**Provide** cover for your children.

## 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 (69 if linked to Life cover).



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



You can pay fortnightly, monthly, quarterly, half-yearly or yearly.



A maximum of 5-full benefit claims can be paid during the period of cover.



You're covered for all Trauma conditions listed on page-5, though for some conditions cover starts 3-months after you've applied for your policy.

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

- ✓ **Protect your children** – For no extra cost your children (ages 3 months - 20 years) would also be covered. Should they suffer one of the eligible Trauma conditions a payment for a percentage of your cover would be paid. This is an additional payment that does not reduce the amount of the parent's cover.
- ✓ **Multiple payments** – With Trauma cover after the first diagnosis of a specified illness a lump sum payment is made and the cover ends. However with Trauma multi cover you will receive up to 20% of the total sum insured on diagnosis of the condition. Should you experience any further unrelated Trauma conditions specified in the policy, you can also claim for up to a further four events, during the period of your cover.
- ✓ **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.

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

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



### **Inflation protection.**

To help the amount of your Trauma multi 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 a full benefit under your Trauma multi cover, you have the option to buy back your Life cover reduced by your Trauma claim. This returns your Life cover to the same amount you had before your claim. Depending on your condition this can be 6 or 12 months after your claim. This is only available when you have chosen to take Trauma multi 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?

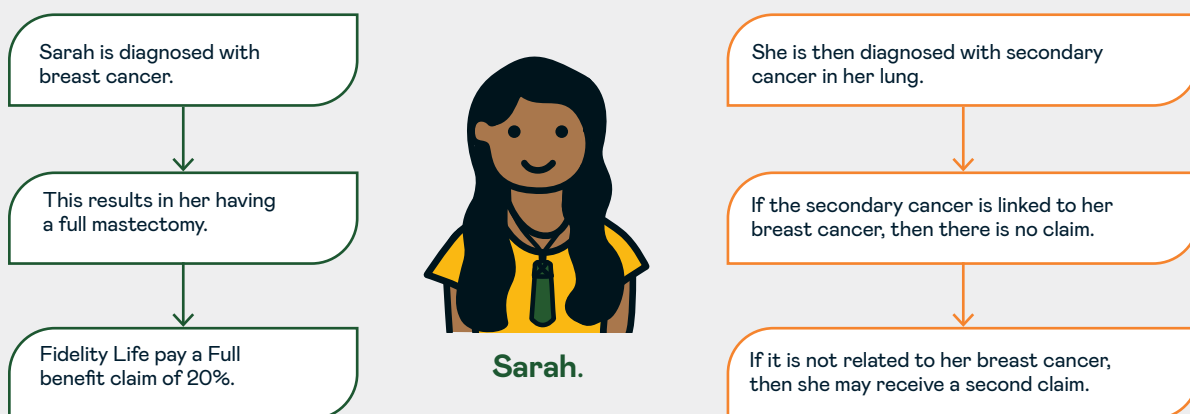


This brochure gives you a snapshot of what is available to you. We recommend working with a financial adviser who can help you develop a plan, specific to your needs.

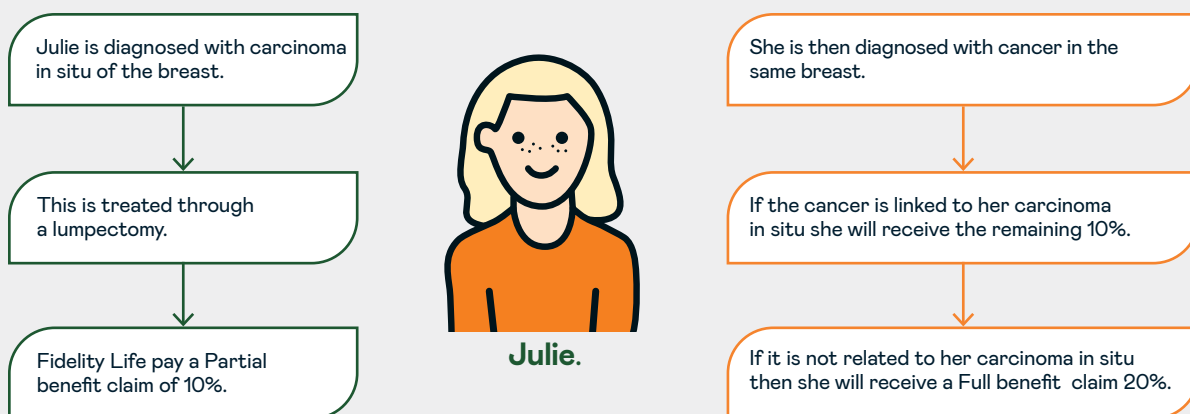
If you're ready to get tailored and personalised advice from an expert, speak to your adviser. Or visit [fidelitylife.co.nz/get-in-touch](https://fidelitylife.co.nz/get-in-touch) and we'll put you in touch with a friendly adviser.

## Here are some examples showing how Trauma multi works.

### Multiple claim example – a second cancer.



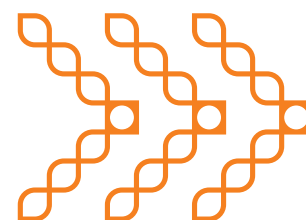
### Multiple claim example – after a partial claim.



These scenarios are examples only and each claim is assessed based on supporting medical evidence.

## What else should you know?

1. A maximum of 5-full benefit claims can be paid during the cover.
2. While we won't pay a claim for a related event, we will pay a claim for an unrelated separate event on the same condition as long as there's at least 6-months between them.
3. A full benefit payment is 20% of the sum insured (counted as one claim).
4. A partial benefit payment is 10% of the sum insured up to \$25k of the Trauma multi cover sum insured. And is an advance payment of the full benefit where these are related.
5. There's no waiting period between claims as long as they're for different trauma conditions.



# Trauma cover conditions.

Full benefit conditions.	Partial benefit conditions.
Accidentally acquired HIV	Adult onset type 1 insulin dependent diabetes mellitus
Alzheimer's disease	Alzheimer's disease diagnosis
Angioplasty – triple vessel*	Aneurysm
Aorta surgery*	Angioplasty – two vessels or less*
Aplastic anaemia	Carcinoma in situ – without major treatment*
Benign brain tumour or benign spinal tumour	Chronic lymphocytic leukaemia*
Cancer*	Colostomy and/or ileostomy
Carcinoma in situ – major treatment*	Dementia diagnosis
Cardiomyopathy	Early stage prostate cancer*
Chronic kidney failure (renal failure)	Hydrocephalus
Chronic liver failure	Loss of use of one hand or foot
Chronic lung disease	Loss of sight in one eye
Cognitive impairment	Major burns
Coma	Malignant melanoma diagnosis*
Coronary artery bypass surgery*	Multiple sclerosis diagnosis
Creutzfeldt-Jakob disease (CJD)	Parkinson's disease diagnosis
Dementia	Profound deafness in one ear
Encephalitis	Severe osteoporosis
Heart attack*	Severe rheumatoid arthritis
Heart valve surgery*	Systemic lupus erythematosus
Intensive care	
Loss of independent existence	
Loss of use of hand or foot and sight in one eye	
Loss of use of hands and/or feet	
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	
Profound deafness in both ears	
Severe burns	
Severe diabetes	
Severe inflammatory bowel disease	
Stroke*	
Systemic sclerosis	
Terminal illness*	

\* Cover starts 3-months after you've applied for your policy.

## Full benefit condition – what's the deal?

If you were diagnosed with any of these conditions, you'll receive a lump sum payment of 20% of the sum insured (counted as one claim).

## Partial benefit condition – what's the deal?

If you were diagnosed with any of these conditions, you'll receive a lump sum payment of 10% of the amount your covered for up to a maximum of \$25,000.

It's important to know that these conditions do have qualifying definitions and can be found in our policy wording document. Get in touch with an adviser for more information.





## 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.

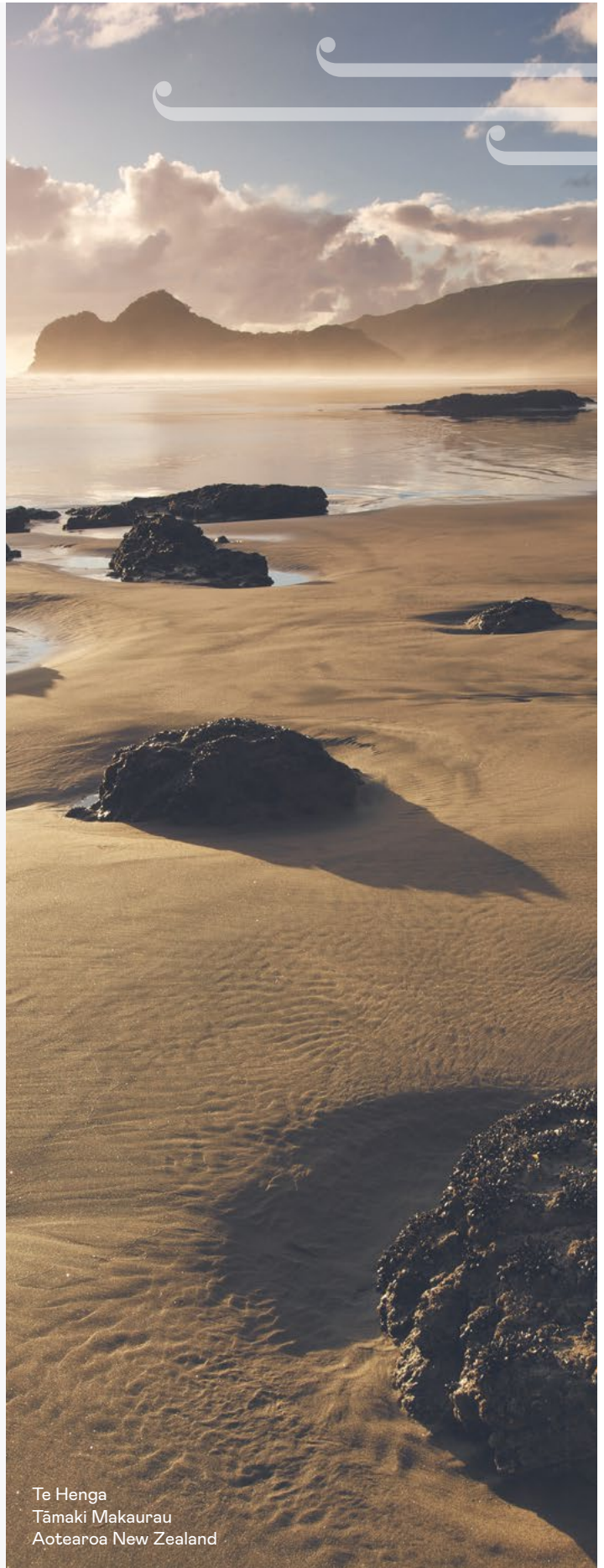
Issued by A.M. Best, our A- (Excellent) financial strength rating indicates our ability to pay claims.



### 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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Te Henga  
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.