

# Trauma Multi Cover

Designed to provide ongoing cover for a multiple number of unrelated conditions which may occur over the life of your cover. A lump sum is paid if you suffer for the first time after the cover starts from one of a number of medical conditions covered by the Trauma Multi Cover and meet the condition criteria. For some conditions, a portion of the full benefit payment is paid in advance on diagnosis.

## ABOUT TRAUMA MULTI COVER

On the occurrence of a Trauma Multi condition, lump sum benefits can play an important role in helping you meet significant financial obligations such as medical expenses, mortgage repayments and other costs that may arise in order to accommodate a changed lifestyle. Despite the occurrence of a serious health incident, many people make a good recovery and continue to live a good quality life.

Usually after the first diagnosis of a specified illness a lump sum payment is made and the benefit ends. However, with Trauma Multi Cover you will receive 20% of the total Trauma Multi Cover sum assured on diagnosis of the condition and there is provision to claim for up to a further four Trauma Multi Cover events during the period of your cover.

### Two types of Trauma Multi Cover are available -

#### Accelerated and Standalone

- Accelerated pays a portion of your Life Assurance in advance and the Life Assurance is reduced by the amount paid.
- Standalone does not reduce or impact on any of the Life Assurance you may have. A Full Benefit payment is 20% (counted as one claim) and a Partial Benefit payment is 10% (counted as half a claim) of the Trauma Multi Cover sum assured. A partial benefit payment is an advance payment of the Full Benefit where these are related. A maximum of five claims can be paid during the period of cover. New claims for the same condition must be an unrelated separate event, and there must be at least six months between them.

(Note: For loss of independent existence there must be at least 12 months between claim payments).

## KEY FACTS

### Ages

- Entry age is from 16 to 64 (standalone) or 75 (accelerated).
- You are covered to age 70 (standalone) or for your life (accelerated).

### Level of cover

- The maximum standalone level of cover is \$4 million. If you choose the accelerated cover, then the maximum cover is the level of your Life Assurance to a maximum of \$4 million.

### 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

### 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 Multi Cover sum assured, should they be diagnosed with one of the Trauma Multi 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 Cover with Trauma Multi Cover – Accelerated.

## Financial planning benefit

If a lump sum 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 (AFA).

## Special events

You can increase your Trauma Multi 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.

## Standalone conversion

You can convert your standalone cover to accelerated cover with an equal amount of life cover before you turn 65. Refer to policy wording for details. Not available with Level Term.

## Relocation to New Zealand benefit

If you suffer from one of the Trauma Multi 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.

## Loss of Independent Existence

This condition applies where you are unable to perform at least two activities of daily living without the assistance of another person. For loss of independent existence on Trauma Multi Cover:

- Accelerated: we will pay you 20% of the Trauma Multi Cover sum assured at each 12 months up to a maximum of five payments less any other claims paid for conditions you have suffered, providing you continue to meet the loss of independent existence criteria.
- Standalone: we will pay you 20% of the Trauma Multi Cover sum assured once. Should you require additional cover for loss of independent existence you would need to take out the Loss of Independent Existence Option as detailed below.

## OPTIONAL BENEFITS

### Continuation option

Applies to Level Term only. 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.

### Buy-back option

Following the payment of a Trauma Multi Cover – Accelerated benefit, you have the opportunity at 12 months from the date of the claim payment, without having to provide any health evidence, to buy back the reduction in the Life Assurance as a result of the Trauma Multi 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 Multi 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 extension

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

### Loss of Independent Existence

This option is only available on Trauma Multi – Standalone. We will pay you 20% of the sum assured every 12 months up to a maximum of four payments, providing you continue to meet the loss of independent existence definition.

### 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 indexation option has been selected, the sum assured will be increased by a fixed rate of 2% each year.

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

## TRAUMA MULTI COVER CONDITIONS

Trauma Multi Cover covers these conditions as listed below:

### Full benefit conditions

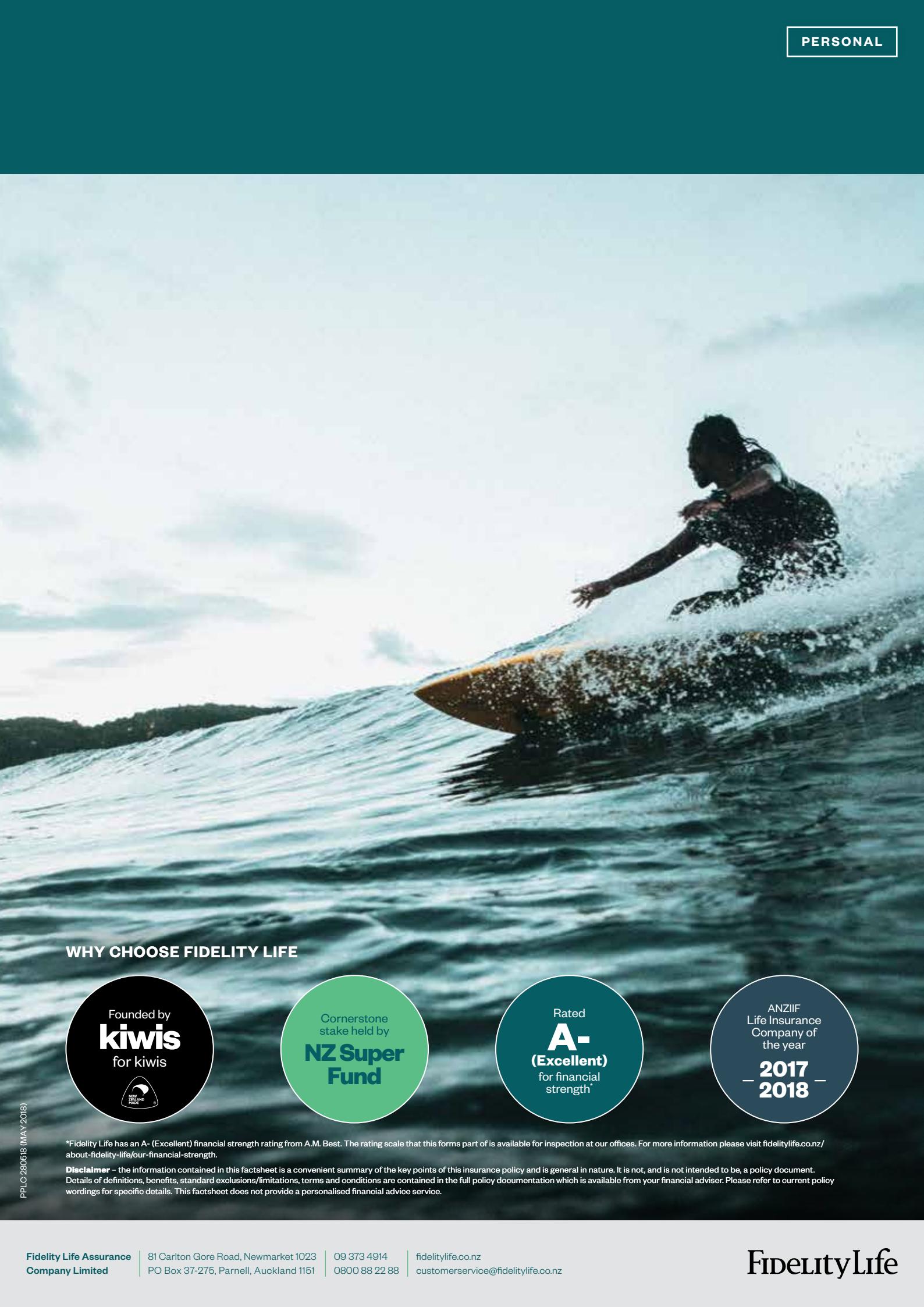
Accidentally acquired HIV  
 Alzheimer's disease  
 Angioplasty-triple vessel\*  
 Aorta surgery\*  
 Aplastic anaemia  
 Benign brain tumour and benign spinal tumour  
 Cancer\*  
 Carcinoma in situ-major treatment\*  
 Cardiomyopathy  
 Chronic kidney failure (renal failure)  
 Chronic liver failure  
 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<sup>+</sup>  
 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.

<sup>+</sup> The number of claims for loss of independent existence differs between Trauma Multi Cover – Accelerated and Trauma Multi Cover – Standalone Refer to the Policy Wording for full definitive details and conditions.



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for financial  
strength



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Company of  
the year  
**2017  
2018**

\*Fidelity Life has an A- (Excellent) financial strength rating from A.M. Best. The rating scale that this forms part of is available for inspection at our offices. For more information please visit [fidelitylife.co.nz/about-fidelity-life/our-financial-strength](http://fidelitylife.co.nz/about-fidelity-life/our-financial-strength).

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