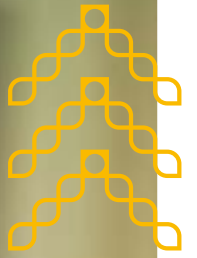


Group



fidelity life

Group insurance.

Welcome. Your journey to protecting your employees 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 Group insurance and why would my employees need it?

02

Check the key facts.

03

Summary of types of insurance available.

04

Understand what's included.

05

Ready to find out more?

01 What is Group cover?

What's the benefit?

Group insurance provides cover to a collective group of people, employees. Cover is compulsory for all eligible employees and in most cases they are automatically enrolled. Meaning no medical questions need to be answered.

What does it do?

It provides protection and financial support to all eligible employees with a few different cover types available to choose from.

When does it pay?

Depending on the protection you choose, payments will be made in certain events where they can no longer work due to sickness, injury or disability or if they are diagnosed with a terminal illness or when they die.

Why do employers provide group insurance?

Group insurance can help:



Attract and retain your staff with an attractive benefits package.



Wellbeing for staff knowing they're supported.



Engagement for your employees to feel appreciated.



Peace of mind for your employees should something happen that affects their ability to work.

02 Key facts you should know.



Automatic acceptance for eligible employees up to age 65 if they are at work when their cover starts.



You decide the entry eligibility. For example - 'All permanent employees' or 'All employees with 3-months service'.



Cover can stay in place for up to 2-years, whilst on parental leave or with our approval for other unpaid leave.



You decide the cover amount, commonly a multiple of salary or a fixed amount.



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



The minimum number of employees insured to start a group scheme is 10.

03

What insurance is available?

- ✓ **Life insurance** – Protects the financial needs of your employees loved ones, or people who rely on them if they are diagnosed as terminally ill or when they die. It pays a lump sum that can be used to provide an income to their family which can be helpful to pay off debts, like a mortgage.
- ✓ **Income protection insurance** – In the event your employee is unable to work due to sickness or injury, they can be supported with a monthly payment during this period. At what can be a stressful time, your employee can receive up to 75% of their income, which can help in paying mortgage or rent, and have money for general day-to-day living expenses. There're also benefits to assist them getting back to work.
- ✓ **Life and Total and permanent disability (TPD) insurance** – packages together two specific types of cover, Life and TPD. TPD insurance provides financial support if a total and permanent disability prevents your employee from ever working again. Their family may rely on their income but if they cannot return to work, this cover can help your employee get the care they need – and ensure their family is looked after. Any payment made from TPD insurance will be deducted from their Life insurance sum insured.
- ✓ **Trauma insurance** – Being diagnosed with a serious illness like cancer or having something like a stroke or heart attack can be life changing. Not just for your employee, but for their family and friends. But either way, it could mean your employee can't work, or may need significant time off. Trauma insurance provides protection and pays out a lump sum if they experience sickness or injuries specified in the policy.

04

Here's a snapshot of what's included.



Automatic acceptance.

All eligible employees under age 65 are protected without the need to provide any health evidence or documentation, providing they are completing their full duties on the start date of their cover.



Stay protected during leave.

If an employee is on parental leave their cover can remain in place for up to 2-years. For other unpaid leave, acceptance must be provided by us and will not exceed 2-years.



Protection when overseas.

Subject to certain conditions employees can be covered while they're overseas on holiday.



Flexibility to keep cover if they leave.

If your employee leaves, they may be able to continue their cover directly with Fidelity Life when they move to a new employer. Conditions apply.

Ready to find out more?



This is just a snapshot of what's available. For more information talk to our dedicated group risk team: grouprisk@fidelitylife.co.nz 0800 88 22 88 ext 596 who can work with your financial adviser or put you in touch with one.

We're here to help.



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.