

Options	1	Death, Terminal Illness, Disablement, Redundancy or Bankruptcy, Business Interruption or Suspension, Caregiver & Hospitalisation				
	2	Death, Terminal Illness & Disablement				
	3	Death & Terminal Illness				
Insured Event	Death	Terminal Illness	Disablement	Redundancy or Bankruptcy	Business Interruption or Suspension	Caregiver & Hospitalisation
	The customer's death.	Any illness likely to result in the customer's death within 6 months.	Any illness or accidental injury resulting in the customer being unable to work.	Redundancy: The customer being made redundant from permanent employment. Bankruptcy: The customer being declared bankrupt by the New Zealand High Court.	Business Interruption: Customers business premises suffer interruption from total loss, prevention of access, or loss of essential services. Suspension: Customer suspended from full time employment due to lawful strike related action or lockout.	Caregiver: Customer becomes a full time unpaid carer for a family member. Hospitalisation: Customer is hospitalised due to disablement or terminal illness.
Benefits	Payment of the finance contract balance at the date of death.	Payment of the finance contract balance at the date the terminal illness was diagnosed.	Payment of the finance contract repayments due during the period of disablement. Benefit is paid from day 1 after stand down period exceeded.	Payment of the finance contract repayments due during the period of redundancy or bankruptcy up to a maximum of 180 days. Benefit is paid from day 1 after stand down period exceeded.	Payment of the finance contract repayments due during the period of interruption or suspension up to a maximum of 180 days. Benefit is paid from day 1 after stand down period exceeded.	Carer: Payment of the finance contract repayments due during the period of caregiving up to a maximum of 180 days. Hospitalisation: Payment up to \$500 per day for up to 10 days. Benefits are paid from day 1 after stand down period exceeded.
	Stand Down	Not applicable	Not applicable	7 days	28 days	28 days
Main Exclusions	Any medical conditions (including symptoms) for which customer received any medical advise or medical treatment in the 6 months immediately prior to start date of cover Any cause or condition know in the 6 months immediately prior to start date of cover Suicide, self-inflicted injury or illness, alcohol, drugs, any psychological or psychiatric illness or participating in a criminal act War, terrorism, nuclear contamination, radiation or natural disaster Professional sport, or racing (other than foot), parachuting or hang-gliding HIV or any sexually transmitted diseases, pandemic or haemorrhagic fever Aerial activity except as a ticket holding passenger on a scheduled fixed wing flight Any back related condition unless there is clear radiological evidence preventing work Normal effects of pregnancy and childbirth Asbestosis or related diseases			Redundancy: Prior knowledge of the redundancy, voluntary redundancy or resignation. Bankruptcy: Prior knowledge of impending bankruptcy or not in the same style of business for over 2 years, before the start date of cover. Carer: Family is - marriage or de facto partner, children, brother, sister and parents. Policy Ends: at the latest when the customer turns 70 years.		

This is only a summary of cover and does not form part of the insurance policy. For a full description of cover, exclusions, definitions and limits applying please refer to the full policy wording.

Death and Terminal Illness are underwritten by Fidelity Life Assurance Company Limited.
Disablement, redundancy, bankruptcy, business interruption, suspension, carer and hospitalisation are underwritten by Allianz Australia Insurance Limited
The policy is administered by Protecta Insurance NZ Ltd

