



# Term Life Insurance

Flexible, affordable life cover  
to suit your circumstances



**southsure**  
insurance

# Ensure the future financial well-being of those who rely on you

When you think about the people who are dependent on you every day, your family or maybe your business partners, what would happen to them if something happened to you?

A Term Life Insurance payout could mean the difference between whether your family can keep the family home, move to be closer to relatives, pursue educational goals, or maintain their overall lifestyle.

And in business situations, a payout can make it easier for surviving partners to buy your share of the business or employ a manager to keep the business running.

## Your policy

Our Term Life Insurance has been specifically designed to be competitive and affordable, and because you're dealing with the insurer direct, your Term Life premiums don't include agent or broker commissions.

It renews automatically every year, so even if your health deteriorates in the future, your policy will be there for you.

## Your benefit

- A tax free, lump sum payment when you die or up to 12 months earlier if you are diagnosed with a terminal illness.
- The payment can be used for any purpose.

## Your cover

- Choose the amount of cover to suit your personal and financial circumstances and your future plans.
- If you just want to ensure your mortgage loan can be repaid, our Decreasing Cover option is ideal.
- You can protect your cover from inflation with optional Cost of Living Adjustments.
- And if your needs change, you can increase or decrease your cover (or cancel) at any time without penalty.

## Your premium

- There is no minimum premium requirement and we won't add fees or interest charges if you choose to pay your premium monthly.
- The premium depends on the amount of cover and policy options you choose, your age, gender, smoking status, and any medical conditions you may have.
- We offer two premium options:-
  - **Annually Renewable Term** - premiums increase each year as you get older.
  - **Level Term** - premiums are fixed and stay the same from year to year.

## Multi-product discount

Multi-product discounts of up to 10% are available.

# Ask for a quote today

## Call 0800 002 002

All insurance cover is subject to the full terms and conditions, including exclusions that apply, set out in the respective policy document. You can request a policy document at any time. Please call 0800 002 002.

# Other insurance options

We offer a range of everyday insurances to cover your life and income, and your assets and belongings. We can even look after your travel insurance.

Our friendly team of Registered Financial Advisers can help you work out what's right for you, so you have the cover you need today and in the future.

And we can arrange everything over the phone.

## Insurance cover for you and your family

Underwritten by Southsure Assurance Limited

- Income Protection
- Critical Condition
- Funeral Cover

## Insurance cover for your assets and belongings

Underwritten by Lumley General Insurance (NZ) Limited - a business division of IAG New Zealand Limited (Lumley)

- House
- Contents
- Car
- Boat

## Travel insurance for business or leisure

Underwritten by Allianz Australia Insurance Limited

- Comprehensive
- Essentials

## About us

Term Life Insurance is arranged and underwritten by Southsure Assurance Limited (Southsure), a New Zealand insurance company licensed and supervised by the Reserve Bank of New Zealand under the Insurance (Prudential Supervision) Act 2010.

Southsure is a member of the Banking Ombudsman Scheme, which provides a free and independent dispute resolution service.

## Our commitment

We value your business highly and we will work hard to ensure you feel valued and respected.

Where we can, we will communicate in everyday language that is simple to understand. Where there is a need for fine print, we will draw your attention to it.

We will only sell you more cover than we think you need at your specific request.

Senior members of Southsure management are available to speak with you about any issue regarding your insurance business with us.

### **30 day 'free look'**

If you're not happy with your policy for any reason, you can cancel it within the first 30 days and we'll refund any premium you've paid.

The brochure is only a summary of the features and benefits of Term Life Insurance as at July 2016 and is intended to be of a general nature. It does not constitute personalised financial advice under the Financial Advisers Act 2008.

To the extent that any content constitutes financial advice, it is class advice only and does not take into account any individual's particular financial situation or goals. We recommend you seek personalised financial advice.

**0800 002 002**  
**[www.southsure.co.nz](http://www.southsure.co.nz)**