

## Arranging cover is easy

- If you're a NZ resident aged 18-63 and you're working 30 hours or more per week, your acceptance is guaranteed.
- There are no medical questions to answer.
- Two quick and simple forms.

Our friendly advisers are just a phone call away if you have any questions.

## Insure your car and contents too

We specialise in personal insurance, so if you need cover for your life, income or assets, we can help. We can even sort your travel insurance.

## Contact us

Call one of our friendly advisers during business hours

**0800 002 002**

Or visit

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

## We've got you covered

Tenant Protection Insurance is arranged and underwritten by Southsure Assurance Limited. We're New Zealand owned and operated and licensed by the Reserve Bank of New Zealand.

We're also a member of the Banking Ombudsman Scheme, which provides a free, independent complaints handling service.

Our brochure is designed to give you general information about Tenant Protection Insurance and it was correct at the time of print. But because things can change occasionally, we recommend you think of the brochure as a guide only.

Talk to our team of advisers for the latest, detailed information about Tenant Protection Insurance. Our advisers are all Registered Financial Advisers.

You can also request a copy of the policy document at any time. It sets out the full terms and conditions of the insurance policy, including the exclusions that apply.



Southsure Assurance Ltd, SBS Bank Group

## Tenant Protection Insurance

### Protects

You, not your landlord

### Covers

Your rent if you can't work

### Includes

Bonus life cover



Southsure Assurance Ltd, SBS Bank Group

## Works for you in three ways

- Provides tax-free weekly payments if you can't work because of an accident or illness.
- Provides tax-free weekly payments if you lose your job through no fault of your own.
- Provides a tax-free lump sum payment if you die.

## Choose your weekly cover amount

You decide how much weekly cover you need in place.

You can apply for any cover amount up to \$1,000 per week, depending on your weekly rent amount.

We'll provide a quote for fortnightly or monthly premiums.

Our friendly advisers can help you decide what's right for you.

## How it works

### Tax-free payments of up to \$1,000 per week

- If an accident or illness keeps you off work, you can claim your weekly cover amount for up to 52 weeks (one year).
- If you lose your job through no fault of your own, you can claim your weekly cover amount for up to 13 weeks.
- If you die, we'll make a lump sum payment of 26 times your weekly cover amount to your estate or next of kin.
- You can claim multiple times under the policy.
- The maximum amount the policy will pay out is \$75,000.

### Tenant Protection Insurance does not affect ACC

## There are some things you're not covered for

Because we guarantee your acceptance, some standard exclusion clauses apply.

For example, the policy does not cover:

- Pre-existing medical conditions; or
- Any illness that occurs within 60 days of your policy start date; or
- Unemployment that occurs within 90 days of your policy start date.

The policy contains all the details, including a full list of exclusions and the terms and conditions. You can ask for a copy of the policy at any time, and you're automatically sent one when you take out Tenant Protection Insurance with us.