



Income Protection Insurance

Flexible disability cover with
optional redundancy cover

Ensure your financial well-being during the tough times

How would you manage if an illness or injury kept you off work for weeks, months or even years?

Thousands of New Zealanders suffer serious illnesses each year that are not covered by ACC. And if you are injured and entitled to ACC, the payments will only be up to 80% of your usual income.

Could you make ends meet? And what if you were made redundant?

With Income Protection in place, you have one less thing to worry about if the unexpected happens.

Your policy

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

It renews automatically every year until you reach the age of 65, so even if your health deteriorates in the future, your policy will be there for you.

There are some things the policy does not cover.

Pre-existing medical conditions are excluded and any illness that occurs within 60 days of your policy start date.

You'll find the full list of exclusions in the policy document.

Your benefit

- Disability Cover can provide tax free monthly payments for up to 36 months if you can't work because of an illness or injury.
- Paid in addition to any ACC benefits you may be entitled to.
- Optional Redundancy Cover can provide tax free monthly payments for up to six months.
- You can claim multiple times under the policy.
- You can use the payments for any purpose.

Your cover

- The amount of cover you need depends on your personal and financial circumstances and future plans.
- You can apply for cover of up to \$8,000 per month. If your needs change, you can increase or decrease your cover (or cancel) at any time without penalty.
- With Disability Cover, you choose your cover period - 12, 24 or 36 months.
- The maximum cover period for Redundancy Cover is six months.
- All claims are subject to a minimum wait period of 30 days but you can extend the Disability Cover wait period to 60 or 90 days, which will reduce your premium.

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 occupation.
- Your premium will increase each year as you age.

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

- Term Life
- 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

Income Protection 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 Income Protection 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.

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