



# Funeral Cover

Guaranteed acceptance  
Guaranteed level premiums  
Guaranteed payout

# Easy to arrange, affordable cover

With the average cost of funerals on the rise, we believe every New Zealander should have access to quality Funeral Cover at an affordable price.

Our friendly insurance advisers can arrange your cover quickly and easily over the phone.

## Guaranteed acceptance

- New Zealanders aged 55-85 years
- No medical questions
- Cover renews automatically every year

## Guaranteed level premiums

Level premiums make budgeting easier because the annual amount you'll pay is fixed.

The premium you pay depends on your current age, gender, smoking status, and the cover amount you choose.

There are no fees or interest charges if you prefer to pay monthly.

## Guaranteed payout

We guarantee payment within 48 hours of accepting a claim so your family will have the funds on hand to cover your funeral expenses.

## Flexible cover

Choose the cover amount that suits you – any amount between \$5,000 and \$25,000.

You can cancel your policy at any time without penalty.

## Policy features

- Immediate cover for Accidental Death
- Full cover after two years
- Worldwide cover

### Joint discount

If you apply with a family member or friend, you'll both save 12% off your annual premiums, every year.

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
- Income Protection
- Critical Condition

### 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

Funeral Cover 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 Funeral Cover 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)**