



# ***GROUP COVER***





13/01/2020

Re: Special offer to union members –

TMF has worked with AWUNZ in establishing a lump sum cash payment policy only available to AWUNZ members.

Life Interruption cover is payment for listed injuries and illnesses over and above payment from ACC or any other benefit payments.

The special conditions AWUNZ will be negotiating will mean pre existing cover will be available to members in the group. ( Injuries and illnesses suffered by you in the past and covered under the Life Interruption product will be covered.)

There are a wide range of listed injuries where Life Interruption will cover you multiple times for the same injury.

There is also the possibility of multiple payments from the one injury.

Life Interruption offers you world wide coverage.

I look forward in working with your union organiser in assisting any way I can in achieving this cover for you.

Regards

Paul Richardson

TMF.

## Group Life Interruption Cover



Group Life Interruption Cover provides a financial safety net should your employee suffer one of the claim events or be diagnosed with one of the covered conditions, potentially interrupting their usual day to day life. The specified lump sum benefit is designed to provide the certainty of a cash injection to help alleviate the financial impact associated with this disruption to your employees' lifestyle and income, so they can focus on their treatment and recovery.

### Benefits paid up front

Benefits are paid as a lump sum once a claim has occurred, and the amount payable is a fixed sum insured depending on the category and type of claim. There is no wait period, so as soon as your employee suffers the impairment, undergoes the procedure or receives the diagnosis, and Partners Life accepts the claim, they will be paid the applicable benefit.

### When accidents happen

There is a likelihood that if your employee is unable to work that it may be the result of an accident, in which case your employee may be receiving regular payments from ACC. Traditional income cover reduces the amount payable by the amount received from ACC, however, this is not the case with Group Life Interruption Cover. Your employee will always be paid 100% of the amount payable.

### Less stress at claim time

With traditional income cover your employee would have to prove that they are unable to work before they will be paid a benefit, and your employee or their doctor will need to regularly provide further evidence that they are still disabled. However, as Group Life Interruption Cover pays a benefit based only upon your employee suffering a condition, receiving a diagnosis, or undergoing a procedure, your employee need only provide evidence that they meet the applicable criteria once, when they submit their claim, and your employees' benefit will be paid.

### Claim categories

Claims are divided into eight categories:

- Loss of Life
- Total and Irreversible Loss of Function
- Temporary Total Loss of Function
- Cancer Diagnosis
- Out of Hospital Therapy
- Hospitalisation
- Limbs and Joints
- Major Diagnostics

### Claim types and amounts

Within each category there are multiple types of claims that can be paid. Each different type of claim will trigger payment of the specified amount payable and each type of claim has its own specified payment type. The list of the claim categories, claim types, their associated payment types, and the applicable amounts payable is included at the end of this Overview.

### Payment types

There are four different types of payment that can be made at claim time, depending on the claim category and type.

The most common payment type is called "Specified" and this means the amount payable will be paid for any one claim. Specified payments can be claimed multiple times for the same claim, as long as each claim is for a different claim type, and can also be claimed multiple times for different claims.

The "Accumulative" payment type which is only applicable under the Hospitalisation Claim Category is similar to the "Specified" payment type, except that the total amount payable is based on the number of days spent in hospital.

The "Major" payment type is also similar to the "Specified" payment type except that once two "Major" payment types have been paid under the same claim type, then all cover under the Group Life Interruption Cover will end.

The "Final" payment type means once a claim has been paid under this payment type, then all cover under the Group Life Interruption Cover will end.

### Exclusions

Except for claims under the Major Diagnostics category, we will only pay claims where there is supporting medical evidence such as laboratory test results, radiographic evidence, histology results etc, that prove there is an underlying physical cause of the symptoms being reported by the claimant.

In other words, we do not pay claims for symptoms where no physical underlying cause of those symptoms can be proven, including all mental health conditions.

### Turning claims promises into reality

Partners Life goes so much further than paying lip service to the way in which we will manage claims. Our intention to manage claims fairly and ethically, irrespective of what the law might allow us to do as a life insurer, is a legally binding promise. We have included our commitment to our claims philosophy into our policy wordings – so we are contractually obliged to behave this way – and we wouldn't have it any other way.

### Worldwide cover

Your Group Life Interruption Cover is valid wherever you may be in the world.

Claim category	Claim type	Payment type	Amount payable
Loss of Life	Death or Terminal Illness	Final	\$17,000
Total and Irreversible Loss of Function	Permanent loss of 50% or more of the ability to grasp and hold with either hand (without the reliance on a prosthetic limb)	Major	\$8,500
Total and Irreversible Loss of Function	Permanent loss of 50% or more of the ability to flex either wrist (without the reliance on a prosthetic limb)	Major	\$8,500
Total and Irreversible Loss of Function	Permanent loss of 50% or more of the ability to bend either elbow (without the reliance on a prosthetic limb)	Major	\$8,500
Total and Irreversible Loss of Function	Permanent loss of all sight in either eye	Major	\$8,500
Total and Irreversible Loss of Function	Permanent loss of all hearing in either ear	Major	\$8,500
Total and Irreversible Loss of Function	Permanent loss of ability to produce intelligible speech	Final	\$17,000
Total and Irreversible Loss of Function	Permanent loss of all ability to walk unaided (without the reliance on crutches, prosthetic limbs, a wheelchair or a walking frame)	Final	\$17,000
Total and Irreversible Loss of Function	Permanent reduction in the ability to walk, stand, sit or lie flat to the extent that there is a loss of 25% or more of usual capacity to work or to carry out day to day activities	Final	\$17,000
Total and Irreversible Loss of Function	Permanent reduction in ability to think to the extent that there is a loss of 25% or more of usual cognitive function	Final	\$17,000
Total and Irreversible Loss of Function	Permanent reduction in ability to breathe to the extent that there is a loss of 25% or more of usual respiratory function	Final	\$17,000
Total and Irreversible Loss of Function	Permanent reduction of at least 50% of the normal function of the heart, lungs, liver or kidneys	Final	\$17,000
Total but Temporary Loss of Function	Loss of 50% or more of the ability to grasp and hold with either hand for at least one month	Specified	\$1,500
Total but Temporary Loss of Function	Loss of 50% or more of the ability to flex either wrist for at least one month	Specified	\$1,500
Total but Temporary Loss of Function	Loss of 50% or more of the ability to bend either elbow for at least one month	Specified	\$1,500
Total but Temporary Loss of Function	Loss of all sight in either eye for at least one month	Specified	\$1,500

Claim category	Claim type	Payment type	Amount payable
Total but Temporary Loss of Function	Loss of all hearing in either ear for at least one month	Specified	\$1,500
Total but Temporary Loss of Function	Loss of ability to produce intelligible speech for at least one month	Specified	\$2,800
Total but Temporary Loss of Function	Loss of all ability to walk unaided (without the reliance on crutches, a wheelchair or a walking frame) for at least one month	Specified	\$2,800
Total but Temporary Loss of Function	Reduction in the ability to walk, stand, sit or lie flat to the extent that there is a loss of 25% or more of usual capacity to work or to carry out day to day activities for at least one month	Specified	\$2,800
Total but Temporary Loss of Function	Reduction in ability to think to the extent that there is a loss of 25% or more of usual cognitive function for at least one month	Specified	\$2,800
Total but Temporary Loss of Function	Reduction in ability to breathe to the extent that there is a loss of 25% or more of usual respiratory function for at least one month	Specified	\$2,800
Total but Temporary Loss of Function	Reduction in ability to remain awake and alert to the extent that there is a reduction of at least 25% of the usual capacity to undertake work or normal day to day activities for at least one month	Specified	\$2,800
Total but Temporary Loss of Function	Where there is a loss of a combination of two or more of the above abilities but where no single reduced ability on its own meets the criteria, but as a result of the combination of losses, there is a reduction of at least 25% of the usual capacity to undertake work or day to day activities for at least one month	Specified	\$2,800
Cancer Diagnosis	Diagnosis of a primary cancer (excluding BCC, SCC and carcinomas in situ)	Specified	\$1,500
Cancer Diagnosis	Diagnosis of a secondary (or metastatic) cancer	Major	\$8,500
Cancer Diagnosis	Diagnosis of a BCC, SCC, or carcinoma in situ, where major surgical treatment is required	Specified	\$1,500
Cancer Diagnosis	Diagnosis of a benign (or non-malignant) tumour which is causing functional impairment of an organ, system, or body part or is at risk of developing into a malignancy, and as a result requires treatment. Excluding BCC, SCC or carcinoma in situ.	Specified	\$1,500
Cancer Diagnosis	Undergoing a course of radiotherapy or brachytherapy of more than three days per week for more than four weeks	Specified	\$2,800
Cancer Diagnosis	Undergoing a course of intravenous chemotherapy	Specified	\$2,800
Cancer Diagnosis	Undergoing a course of non-intravenous chemotherapy	Specified	\$1,500
Cancer Diagnosis	Undergoing a stem cell transplant	Major	\$8,500
Cancer Diagnosis	Undergoing a bone marrow transplant	Major	\$8,500
Out of Hospital Therapy	Continuous requirement for out of hospital supplementary oxygen therapy for more than three months	Major	\$8,500
Out of Hospital Therapy	Continuous requirement for steroidal drug therapy for more than three months	Specified	\$2,800
Out of Hospital Therapy	Continuous requirement for out of hospital immunosuppressive therapy for more than three months	Major	\$8,500
Out of Hospital Therapy	Medically necessary home bed confinement with daily medical supervision for at least one month	Specified	\$2,800
Hospitalisation	Inpatient surgery (including the debridement of burns) where admission is for at least one night	Accumulative	\$180 \$1,800

Claim category	Claim type	Payment type	Amount payable
Hospitalisation	Inpatient non-surgical admission for at least three nights	Accumulative	\$180 \$1,800
Hospitalisation	Day-stay surgery in a hospital where admission is for more than three hours but less than one night	Specified	\$180
Limbs and Joints	Immobilisation, casting or fixation of either thumb or either index finger	Specified	\$360
Limbs and Joints	Immobilisation, casting or fixation of either arm or either wrist	Specified	\$700
Limbs and Joints	Immobilisation, casting or fixation of either elbow	Specified	\$700
Limbs and Joints	Immobilisation or fixation of either shoulder	Specified	\$1,500
Limbs and Joints	Immobilisation, casting or fixation of either foot, either leg or either ankle	Specified	\$700
Limbs and Joints	Immobilisation, casting or fixation of either knee	Specified	\$1,500
Limbs and Joints	Immobilisation or fixation of either hip	Specified	\$2,100
Limbs and Joints	Immobilisation or fixation of the jaw	Specified	\$360
Limbs and Joints	Immobilisation or fixation of the skull	Specified	\$700
Limbs and Joints	Immobilisation or fixation of the collarbone	Specified	\$700
Limbs and Joints	Immobilisation or fixation of the pelvis	Specified	\$1,500
Major Diagnostics	Angiogram	Specified	\$1,500
Major Diagnostics	MRI Scan	Specified	\$700
Major Diagnostics	CT Scan	Specified	\$700
Major Diagnostics	PET Scan	Specified	\$700
Major Diagnostics	Nuclear Stress Test	Specified	\$700
Major Diagnostics	Hysteroscopy	Specified	\$700
Major Diagnostics	Gastroscopy	Specified	\$700
Major Diagnostics	Colonoscopy	Specified	\$700
Major Diagnostics	Laparoscopy	Specified	\$700
Major Diagnostics	Myelogram	Specified	\$700
Major Diagnostics	Cystoscopy	Specified	\$700
Major Diagnostics	Scintigraphy	Specified	\$700
Major Diagnostics	Arthroscopy	Specified	\$700
Major Diagnostics	Cardiovascular ultrasound	Specified	\$700
Major Diagnostics	Myocardial perfusion	Specified	\$700
Major Diagnostics	Echocardiogram	Specified	\$700

**The following criteria applies:**

- The scheme must be compulsory, meaning that all qualifying members are covered under the scheme through their collective agreement
- The premium will be payable by AWUNZ for all covered members either monthly, quarterly, half-yearly or annually (please note: where necessary premium will be rounded up to the nearest \$0.01)
- The appointed adviser is TMF Holdings Limited

**Life Interruption Cover Member criteria:**

- Employed full-time, part-time or on a casual contract where the member works on average at least 20 hours per week
- Entry age is 16 years old to 64 years old
- Cover expiry age is 65 years old (converts to Life Cover)

**Older members:**

- For members aged 65 to 75 years old, they will receive Life Cover
- The Life cover is for \$10,000 per person
- Claims under Life Cover are payable for loss of life or diagnosis of a terminal illness (life expectancy of less than 12 months)
- The premium is the same as Life Interruption Cover at \$5.00 per week per person
- The cover expiry age is 80 years old
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<b>Member age</b>	<b>Cover</b>	<b>Premium</b>
16-64 years old	Life Interruption Cover – as per attached brochure	\$5.00 pw pp
65-75 years old	Life Cover of \$10,000	\$5.00 pw pp



**Life Interruption claims: All claims listed are based on the \$5 per week option.**

**In** hospital with badly infected foot, off work for a number of weeks. No income to meet bills and living costs – Life Interruption cover – In hospital for 8 days - \$1440 paid

**Long** time sufferer from cancer – currently on a course of intravenous chemotherapy – Life Interruption cover - \$2,800

**Diagnosed** broken leg. ACC declined to cover the broken leg and member off for some time. From condition and treatment records member could provide – Life Interruption cover \$7,100.

**Stroke** – Driver collapsed on bus and going through rehabilitation now – initial payment \$3200. Ongoing with further tests etc.

**MRI** – request for this information and test - \$700

**Colonoscopy** and 1 nights stay in hospital - \$880

**Grant** – Slammed the drivers door on his index finger , stripping it down to the tendon. The finger was immobilised and strapped to his next finger – Life Interruption cover - \$360.

**Josh** –

I was contacted by Josh’s wife recently. Josh was unwell and admitted to public hospital.

Josh had already spent three nights in hospital and had a CAT scan to see what was wrong.

Josh’s wife had a young boy and had just found out she was pregnant again. Her reason for ringing was to find out if any of Josh’s cover had a cash pay out.

Because Josh had been in hospital for 3 nights plus he could claim \$180 per night and having a CAT scan was an automatic \$700

**Steve** –

Works in roading. He put a jack hammer through his foot, fracturing the foot and having to be on crutches for more than a month.

Steve claimed for the broken foot and being on crutches, in total Steve stands to benefit from his policy of Life Interruption with a pay out of \$3500.

## **Bruce –**

Contacted TMF, he had taken up Life Interruption in the last 4 months.

Bruce had jumped out of his truck and slipped on the greasy grass/concrete verge.

Bruce had fractured his foot – which he made a claim of \$700 for.

Bruce's foot had complications and he had to use crutches for mobility for at least another month. Bruce claimed another \$2800. In total Bruce was paid an additional \$3500 over 2 months, over and above his ACC payments.

## **One out of the box –**

I received notification from AWUNZ that a person had left the union. They had a policy with TMF through the subsidy from their ex employer. I rang them to advise that the plan was owned by them and would continue to cover them for as long as they wanted.

The person kept talking and told me they had just been off work for 1 month with a wrist injury, 2 weeks in a cast and another 2 weeks with it immobilised in a sleeve.

From hearing this I suggested it would be a good idea to meet as I believed she had a claim from Life Interruption.

It worked out that \$2200 was payable from her injury, which she received 2 weeks after the claim was lodged.

## **Snapped Achilles -**

Just a quick note to share with anyone considering purchasing Life Interruption cover. I would highly recommend Paul Richardson, as he went out of his way to inform me of the extent of cover this plan offers.

I recently had an accident and Paul made sure I received all of my entitlement from Life Interruption. Paul was always in contact through the claims process, I cannot thank him enough. - \$4,200 paid under Life Interruption.

## **Garry Baker**

When Paul from TMF first came to see me with this new product catering to manual occupations, I was a bit sceptical at first. After reading through the plan with Paul I could see this was far more relevant cover for me than what I already had.

The premium is very reasonable compared to other products and I liked that it was the same price for everyone.

Recently I had an accident at work, under my old cover I wouldn't be able to claim for anything. Under Life Interruption I was able to claim for my hospital stay, surgery, injury and MRI scan, totalling \$2800. This money was extremely helpful in the 8 weeks I had to take off to recover. The money was paid directly into my bank account and I still received 80% of my

wages from ACC over and above. It helped me with day to day bills and I was able to pay for additional therapy on my injury to help me back to work sooner.

Partners Life provided exceptional service. They worked with me to make sure my lump sum payment was correct and claim information completed for a speedy payment.

I would highly recommend Life Interruption

### **T.F. Cross**

I was advised by my doctor I needed to have a diagnostic test. Having medical insurance the procedure was covered under this plan. Recently having purchased Life Interruption from Paul Richardson I contacted him to claim for a diagnostic procedure covered by Life Interruption. Paul advised me even though the test was covered by my medical insurance, \$700 will be paid to my account as the pay out was on top anything else I received.

Great to have a plan which pays lump sum amounts for illness and accident.

### **Katie**

**Jim's** car was hit by another car that went through a red light, Ensors Rd and Ferry Rd intersection. From the crash Jim had to have a CAT scan at Christchurch Public, and have a couple of days off work.

Jim has contacted me and has put a claim in for the diagnostic test under Life Interruption, \$700 dollars.

**Charlie** is a professional driver, has been for the last 35 years. Charlie contacted me saying that he had just been diagnosed with RSI in both hands and is planning surgery for this to happen.

Working through Charlies claim, 6 weeks of having his hands immobilised, loss of 50% or more grasp in either hand - \$1500, day surgery \$180, possible loss of flexibility in his wrists of more than 50% for more than a month - \$1500.

**Jill** caught her thumb on the hinge of the driver's door and strained her tendons around the thumb.

Saw her Doctor and thought it would be only a few days recuperation and the thumb would be back to normal.

Jill had a grasp test and found her affected hand had less than 50% grasp than her good hand.

What was supposed to be healed in 3 days has taken two and a half months and is still ongoing. \$1500 for more than 50% loss of grasp in one hand for more than a month.

**Jenny** injured her hip earlier in the year and didn't think much of it, thinking it would heal and everything would be back to normal.

The hip wasn't getting any better a few months later and Jenny went to her Dr who ordered an MRI scan for her. The scan showed that Jenny would have to have surgery to mend the hip.

A possible claim for Jenny would be, MRI scan \$700, immobilisation of her hip for 6 weeks \$2800, having to be on crutches for 6 weeks 2800, hospital stay for surgery 1 night \$180.

If this claim is supported with all of the paperwork from her Dr and specialist, Jenny has the potential of claiming \$6480 for this injury, over and above any other payments.

**John** tripped over his socks when getting ready for work and broke his wrist. When I saw him a few days later and advised him that he would've been able to make a claim for a broken wrist for \$700 and a further \$1500 for loss of 50% or more grasp in his hand for more than one month.

John just having experienced how easy it is to injure yourself signed himself and his wife up for the cover.

**Tony** jumped out of a work truck and his knee went one direction and the rest of his body went the other.

Tony has had the knee immobilised by his physiotherapist for the past month and been on light duties at work.

He has just had his surgeon diagnose that he needs surgery and that he will be off work for approximately 6 weeks, needing crutches for mobility all of the 6 weeks.

Immobilisation of knee for 1 month plus \$1500, laparoscopy \$700, **on crutches for more than a month \$2800 – over and above any other payment.**

**Shaun** contacted TMF saying that he had been admitted to hospital with an abnormally high temperature from a bout of tonsillitis. Shaun had been in hospital for 3 nights and hadn't been able to work for the week. He wanted to know how Life Interruption could help him? TMF advised Shaun as he had been in hospital for 3 nights he could claim \$180 per night for 3 nights, this left him with \$540 which he was more than happy with.

**Kim** was on holiday in Bali when she got an extremely high temperature, admitted to hospital Kim was advised she had appendicitis and needed surgery. Kim text TMF from Bali and made a claim for the surgery she was about to have. When Kim returned to NZ she found \$700 had been paid into her account for the laparoscopy.

**Helen** is in a group covered by Life Interruption, she paid for herself and partner under the pre existing cover plan which the company qualified for. Her husband had stage 4 cancer and Helen made a claim to help her out with costs for drugs and hospitalisation. Under the plan that the company chose Helen received \$17000 to assist her.

**TMFNZ LTD.**

Contact Paul Richardson

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