

NZ POLICE CONSTABULARY GROUP LIFE INSURANCE



Being a Police Officer is both challenging and rewarding, however there are always risks.

The NZ Police Constabulary Group Life Insurance Policy recognises these risks by providing *Life*, *Critical Illness* and *Total and Permanent Disablement* insurance cover.

Subsidised by the New Zealand Police and subject to the terms, conditions and exclusions, the Policy provides:

- 24-hour worldwide cover.
- A lump sum *Benefit* in the event of death, *Critical Illness* or *Total and Permanent Disablement*.

Administered by Police Welfare Fund Insurances Limited, the cover is underwritten by AIA New Zealand, part of the AIA Group, one of the world's leading life insurance companies.

Is this cover enough?

Everyone's need for life insurance is different. Sometimes NZ Police Constabulary Group Life Insurance benefits are not enough to cover your specific situation. That's where our **Police Life Insurance Extra** can help, by providing that additional cover, at very favourable rates. See: www.policeassn.org.nz



Enhancing the wellbeing
of Police and their families

A summary of the cover provided by the NZ Police Constabulary Group Life Insurance is set out below. This is subject to change and you should refer to the *Policy* wording available on the Life Insurance page of the Police Association website: www.policeassn.org.nz, for details of the cover provided.

Words in *italics* are words that have had their meaning defined. These meanings are found under the Definitions section of the *Policy*, or within a section or Schedule of the *Policy*. Any word or expression defined under the *Policy* will have the same meaning wherever it appears. Some definitions are included on pages 4 and 5 for your information.

COVER PROVIDED

Life or Terminal Illness Benefit

A *Life Benefit* is payable upon the death or *Diagnosis of a Terminal Illness* of the *Insured Person*.

Critical Illness Benefit

A *Critical Illness Benefit* is provided for the *Insured Person* who, because of a *Critical Illness* leaves the Police under section 74 or 76 of the Policing Act 2008, providing:

- medical attention and/or advice from a *Medical Practitioner* about any symptom of the *Critical Illness* was sought before the age of 60; and
- the symptoms of the *Critical Illness* first manifested themselves after the date of joining the Police; and
- the *Critical Illness* is one of the defined conditions set out below:
 - *Accidental HIV Infection*
 - *Alzheimer's Disease*
 - *Angioplasty*
 - *Aplastic Anaemia*
 - *Benign Tumour of the Brain or Spinal Cord*
 - *Blindness*
 - *Cardiomyopathy*
 - *Chronic Liver Failure*
 - *Chronic Lung Disease*
 - *Coma*
 - *Coronary Artery Bypass Surgery*
 - *Critical Cancer*
 - *Dementia*
 - *Encephalitis*
 - *Heart Attack (myocardial infarction)*
 - *Heart Valve Surgery*
 - *Intensive Care Treatment*
 - *Kidney Failure*
 - *Loss of Independence*
 - *Loss of Use of Limbs / Sight of One Eye*
 - *Major Burns*
 - *Major Head Trauma*
 - *Major Organ Transplant*
 - *Meningitis / Meningococcal Disease*
 - *Motor Neurone Disease*
 - *Multiple Sclerosis*
 - *Muscular Dystrophy*
 - *Open Heart Surgery*
 - *Out of Hospital Cardiac Arrest*
 - *Paralysis*
 - *Parkinson's Disease*
 - *Peripheral Neuropathy*
 - *Permanent Loss of Hearing*
 - *Permanent Loss of Speech*
 - *Pneumonectomy*
 - *Pulmonary Arterial Hypertension (Primary)*
 - *Significant Cognitive Impairment*
 - *Stroke (resulting in functional loss)*
 - *Surgery to Aorta*

Total and Permanent Disablement Benefit

A *Total and Permanent Disablement Benefit* is provided if an *Insured Person* leaves the Police under section 74 or 76 of the Policing Act 2008, due to being *Totally and Permanently Disabled*.

24-Hour Worldwide Cover

Cover is provided anywhere in the world for all *Insured Persons* normally residing in New Zealand, and for those temporarily residing overseas (subject to continued premium payment) for up to 5 years.

BENEFIT PAYABLE

The *Benefit* payable to an *Insured Person* who is a member of the Police Welfare Fund Limited is:

Up to 64 years

- 10% of your *Annual Salary* multiplied by the number of complete years remaining until 65 years of age, or the *Minimum Benefit* set out on page 5, if this is greater.

Between the ages of 64 and 70 years

- 10% of your *Annual Salary*, or the *Minimum Benefit* set out on page 5, if this is greater.

The Police Welfare Fund provides additional cover for its members. If you are not a member you are not eligible for the *Partner Cover* or Psychological Conditions Benefit and the *Benefits* payable are reduced to 70% of the *Benefits* payable to Police Welfare Fund members.

EXTRA BENEFITS FOR POLICE WELFARE FUND MEMBERS

Partner Cover

Police Welfare Fund Limited members can nominate a *Partner* for life cover. The *Benefit* payable upon the death of a *Partner* is:

- 60% of the *Insured Person's Life Benefit* at the time of death of the *Partner*, or 60% of the *Minimum Benefit* set out on page 5, whichever is greater.

Psychological Conditions Benefit

Police Welfare Fund members are eligible for reasonable costs up to \$1,200 for rehabilitation if they leave the Police because of a psychological condition. This recognises the need to support members who suffer from these conditions. NZ Police and Police Welfare Fund Limited meet these costs jointly and full details are available from Police Welfare Fund Insurances Limited.

TERM OF COVER

Unless terminated prior, cover ceases for all *Insured Persons* on their 70th birthday, or the date on which a *Benefit* is paid, or their last day of duty in the New Zealand Police.

BENEFIT NOMINATION FORM

It is very important the *Benefit* Nomination Form on page 7 is kept up to date. It nominates the recipient(s) to whom the *Life Benefit* will be paid in the event of your death and (for Police Welfare Fund members) provides a *Life Benefit* to you, in the event of your nominated *Partner's* death. If your personal circumstances change, a new form should be completed immediately. You can get a new form from the forms menu on: www.policeassn.org.nz or by contacting our Member Services Team.

PREMIUM RATES

Fortnightly Premium

TOTAL	\$14.70
Member pays	\$6.60
NZ Police contribute	\$8.10

CLAIMS OR INFORMATION

If you have any queries, need to make a claim, or change your nomination form see www.policeassn.org.nz or contact:

Police Welfare Fund Insurances Limited
P O Box 12344, Wellington 6144

Phone: (04) 496 6800

Police Network: 44446

Freephone: 0800 500 122

Fax: (04) 496 6819

Email: insurances@policeassn.org.nz

Website: www.policeassn.org.nz

FREQUENTLY ASKED QUESTIONS

Q1 What is the definition of *Partner* under the *Policy*?

A A spouse, de facto partner or civil union partner (as those terms are defined in the Property (Relationships) Act 1976). *Partner* cover is only available to members of Police Welfare Fund Limited.

Q2 Does the *Policy* have any residual value if I decide to cancel?

A No, it is term cover and effectively your premium buys a sum assured. There are no maturity or surrender values.

Q3 What happens to my cover when I want to leave the *Police*?

A Your cover ceases on the later of:

- (i) the date you give notice (either oral or written) of your intention to leave the *Police*; or
- (ii) your *Last Day of Duty*.

Police Welfare Fund members can apply to continue cover under **Police Life Insurance Extra** through Police Welfare Fund General Insurances Limited. This is a very popular option as generally there is no requirement for a full medical check, critical conditions can continue to be covered and the premiums are very favourable. Please refer to the full version of the *Policy* for further details.

Q4 Am I covered while overseas?

A Yes. If you normally reside in New Zealand, cover is 24 hours a day, seven days a week, irrespective of where you are in the world. There are some requirements/restrictions when you are temporarily residing outside New Zealand. Please refer to the full version of the *Policy* for further details.

Q5 What's not covered under the *Policy*?

A There are specific exclusions under the *Policy* where a benefit is not payable. Please refer to the full version of the *Policy* for further details.

Q6 What do I do if my personal circumstances change (e.g. I get divorced)?

A Update your details as soon as possible on a replacement **Benefit Nomination Form** by printing a new form from: www.policeassn.org.nz or call the Member Services Team and they will send one to you. Post this back to Police Welfare Fund Insurances Limited. From 4pm the day the new form is received it replaces the old form held. You can check the latest Benefit Nomination Form held for you on your membership page of www.policeassn.org.nz.

Q7 Can I assign my cover to a financial institution as security for finance?

A Yes, a bank or other financial institution can be nominated as the beneficiary of the *Policy* proceeds. If there is any residual value (i.e. in excess of what you owe) the remainder of the proceeds are made payable to whoever is noted on your Benefit Nomination Form.

Q8 What happens to my cover while I'm on *Leave Without Pay* or secondment?

A If you are a Police Welfare Fund member you may have the option to continue your cover for up to 24 months until your return to paid *Employment* with the New Zealand Police. **It is a good idea to continue your cover if you can.**

If your cover is terminated, you can reapply on your return to the New Zealand Police, however you will be required to complete a personal statement providing *Evidence of Insurability* and exclusions may be applied. The employer subsidy ceases when you are on *Leave Without Pay* or secondment from the New Zealand Police, so the full premium would need to be paid by you for the term you are away from Police employment.

Arrangements must be made prior to you going on *Leave Without Pay* or secondment. Please contact the Member Services Team for details.

Q9 If both my *Partner* and I are *Police Officers*, how much are we each covered for?

A You are both covered for the *Amount Insured* under your own *Policy*. If your *Partner* is a Police Welfare Fund member, you are also covered under their *Partner Life Benefit*. Your total amount of *Insurance Cover* is the sum of both these covers.

Q10 Should my *Partner* die, who will receive the *Partner Life Benefit* payable?

A The *Life Benefit* under *Partner Cover* is payable to yourself as the *Insured Person* under the *Policy*. *Partner Cover* is only available to members of the Police Welfare Fund. You should ensure you nominate your *Partner* on the **Police Group Life Insurance Benefit Nomination Form**.



NZ POLICE CONSTABULARY GROUP LIFE INSURANCE

SUMMARY OF KEY POLICY DEFINITIONS

Amount Insured

The *Amount Insured* payable in respect of an *Insured Person* is determined as shown under Benefit Payable on page 2, provided that the *Benefit* shall be no less than the *Minimum Benefit* on page 5.

Amount Payable

The *Amount Insured* as at the date of an *Event* subject to the *Minimum Benefit*.

Annual Salary

An *Insured Person's* basic yearly salary from *Employment* with the *Employer*. To avoid confusion this does not include any benefits or allowances.

Category A Insured

A *Police Officer* or a *Police Service Employee* who:

- (a) is a member of the Police Welfare Fund; and
- (b) has been accepted by the *Company* for *Insurance Cover*.

Category B Insured

A *Police Officer* who:

- (a) is not a member of the Police Welfare Fund; and
- (b) has been accepted by the *Company* for *Insurance Cover*.

Company

AIA International Limited, trading as AIA New Zealand.

Employer

The Crown acting for the New Zealand Commissioner of Police and where the context so permits shall include any New Zealand Police service organisation as may be agreed from time to time between the *Policy Owner* and the *Company*.

Event

In relation to:

- (a) the *Life or Terminal Illness Benefit*: the death or *Diagnosis* of a *Terminal Illness* of an *Insured Person* or *Partner*.
- (b) the *Total and Permanent Disablement Benefit*: the *Total and Permanent Disablement* of an *Insured Person*.
- (c) the *Critical Illness Benefit*: the *Diagnosis* of a *Critical Illness* of an *Insured Person*.

Evidence of Insurability

Information (including but not limited to health information) material to the *Insurance Cover* sought, together with such other particulars as required by the *Company*, to enable the *Company* to determine whether to accept an *Insured Person* and/or *Partner* for *Insurance Cover* (or a variation of such) and if so, what the terms, conditions and exclusions of such *Insurance Cover* will be.

Insured Person

A person who is a *Police Officer* or a *Police Service Employee* and has *Insurance Cover* under the *Policy*.

Last Day of Duty

The last *Day of Employment* on which an *Insured Person* is actively at work and performing the normal duties of his/her *Employment*.

Leave Without Pay

A period of leave approved by the *Employer* during which an *Insured Person* is not in receipt of an *Annual Salary*.

Minimum Benefit

The minimum *Benefit* payable for a *Claim* (as set out on page 5).

Partner

A spouse, de facto partner or civil union partner (as those terms are defined in the Property (Relationships) Act 1976) of a *Category A Insured*.

Police Officer

A person who is:

- (a) in the *Employment* of the *Employer*; and
- (b) in receipt of an *Annual Salary* or is on *Leave Without Pay*; and
- (c) either:
 - (i) a Constable as defined in the Policing Act 2008; or
 - (ii) a person or one of a group of people, agreed upon by the *Company* and the *Policy Owner*.

Police Service Employee

A person who is:

- (a) in the *Employment* of a New Zealand Police service organisation included as an *Employer* under the *Policy* as agreed by the *Policy Owner* and the *Company*; and
- (b) in receipt of an *Annual Salary* or is on *Leave Without Pay*.

Policy

The New Zealand Police Constabulary Group Life Insurance Policy No: GL AIA 2998/14, together with the Schedules attached, the *Policy Schedule*, the application of the *Policy Owner* and any amendments.

Policy Owner

Police Welfare Fund Insurances Limited, as owner of the New Zealand Police Constabulary Group Life Insurance Policy number GL AIA 2998/14, established for the benefit of *Insured Persons*.

Premium

The fortnightly amount calculated in accordance with the formula on the *Policy Schedule*.

Total and Permanent Disablement

For *Insured Persons* aged sixty four (64) years or younger either:

- (a) the loss of two limbs or the sight of both eyes or the loss of one limb and the sight of one eye (where limb is defined as the whole hand or the whole foot and loss means loss by permanent severance or irrecoverable use);

or

- (b) a disability suffered solely through *Injury* or *Illness* which has prevented the *Insured Person* from engaging in the normal duties of his/her *Employment* for a continuous period of three (3) months and which in the opinion of the *Company*, after the *Insured Person* having undergone all reasonable treatment, including rehabilitation, and after consideration of all medical evidence, has rendered the *Insured Person* incapable of ever again attending to the normal duties of his/her *Employment* or to any occupation for which he/she is fitted by knowledge, training or experience.

For *Insured Persons* aged between sixty five (65) and seventy (70) years:

to be constantly and permanently unable to perform at least two of the *Activities of Daily Living* without the physical assistance of someone else (if the *Insured Person* can perform the activity on their own by using special equipment the *Company* will not treat the *Insured Person* as unable to perform that activity).

Minimum Benefit

The *Minimum Benefit* for an *Event* is determined in accordance with the following table:

Attained age	Minimum Life Benefit		Minimum Critical Illness and Total and Permanent Disablement Benefits		Minimum Partner Life Benefit	
	Police Welfare Fund Member (Category A Insured)	Non-Police Welfare Fund Member (Category B Insured)	Police Welfare Fund Member (Category A Insured)	Non-Police Welfare Fund Member (Category B Insured)	Police Welfare Fund Member (Category A Insured)	Non-Police Welfare Fund Member (Category B Insured)
Up to & incl. 55	\$ 250,000	\$ 175,000	\$ 125,000	\$ 87,500	\$ 150,000	\$ -
56	\$ 225,000	\$ 157,500	\$ 100,000	\$ 70,000	\$ 135,000	\$ -
57	\$ 200,000	\$ 140,000	\$ 75,000	\$ 52,500	\$ 120,000	\$ -
58	\$ 175,000	\$ 122,500	\$ 50,000	\$ 35,000	\$ 105,000	\$ -
59	\$ 150,000	\$ 105,000	\$ 37,500	\$ 26,250	\$ 90,000	\$ -
60	\$ 112,500	\$ 78,750	\$ 31,250	\$ 21,875	\$ 67,500	\$ -
61	\$ 100,000	\$ 70,000	\$ 31,250	\$ 21,875	\$ 60,000	\$ -
62	\$ 93,750	\$ 65,625	\$ 31,250	\$ 21,875	\$ 56,250	\$ -
63	\$ 87,500	\$ 61,250	\$ 31,250	\$ 21,875	\$ 52,500	\$ -
64	\$ 75,000	\$ 52,500	\$ 31,250	\$ 21,875	\$ 45,000	\$ -
65	\$ 75,000	\$ 52,500	\$ -	\$ -	\$ 45,000	\$ -
66	\$ 75,000	\$ 52,500	\$ -	\$ -	\$ 45,000	\$ -
67	\$ 75,000	\$ 52,500	\$ -	\$ -	\$ 45,000	\$ -
68	\$ 62,500	\$ 43,750	\$ -	\$ -	\$ 37,500	\$ -
69	\$ 56,250	\$ 39,375	\$ -	\$ -	\$ 33,750	\$ -
70	\$ 50,000	\$ 35,000	\$ -	\$ -	\$ 30,000	\$ -
71	\$ 43,750	\$ 30,625	\$ -	\$ -	\$ 26,250	\$ -
72	\$ 37,500	\$ 26,250	\$ -	\$ -	\$ 22,500	\$ -
73	\$ 31,250	\$ 21,875	\$ -	\$ -	\$ 18,750	\$ -
74	\$ 25,000	\$ 17,500	\$ -	\$ -	\$ 15,000	\$ -
75	\$ 18,750	\$ 13,125	\$ -	\$ -	\$ 11,250	\$ -
76	\$ 12,500	\$ 8,750	\$ -	\$ -	\$ 7,500	\$ -
77	\$ 10,000	\$ 7,000	\$ -	\$ -	\$ 6,000	\$ -
78	\$ 10,000	\$ 7,000	\$ -	\$ -	\$ 6,000	\$ -
79	\$ 10,000	\$ 7,000	\$ -	\$ -	\$ 6,000	\$ -
80	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

NZ POLICE CONSTABULARY GROUP LIFE INSURANCE **BENEFIT NOMINATION FORM**

Life insurance and the need for a *Life Benefit* to be paid is not something anyone likes to think about. However, if you die, it is important that you leave your affairs in order.

This **Benefit Nomination Form** (Form) allows you to decide who you will leave your *Life Benefit* to if you die. If you are a Police Welfare Fund member, it also asks you to provide the details of your *Partner* whose life will also be insured under the *Partner Cover*.

Police Welfare Fund Insurances Limited owns the *Policy*. Any *Benefit* under the *Policy* will be paid by the *Policy Owner* to whom you specify in the Form, instead of your Estate.

If we do not hold a Form, any *Benefit* under the *Policy* will be paid to your Estate.

This Form can be revoked (which means it can be cancelled or updated by you at any time) by completing a replacement Form accepted by the *Policy Owner*. Any replacement Form will take effect at 4pm on the date of receipt of the Form by the *Policy Owner*.

As you go through life, your personal circumstances may change. If they do, it is very important that you update this **Benefit Nomination Form**. It remains in force until you replace it with another **Benefit Nomination Form**. Visit www.policeasn.org.nz for a new form.

Please read these notes in conjunction with completing the Benefit Nomination Form.

A. Your Full Name - The *Insured Person* covered under the *Policy*.

B. Under the New Zealand Police Constabulary Group Life Insurance Policy, if you are a member of the Police Welfare Fund, your nominated *Partner* has *Partner Cover* to the value of 60% of your life *Insurance Cover*.

If you are not a member of the Police Welfare Fund you will not have a *Partner Benefit* and you do not need to complete section B. (See *Extra Benefits for Police Welfare Fund members on page 2 for details*.)

Any nominated *Partner* is only covered up to the age of 70 years.

For the purposes of this *Benefit* a *Partner* is deemed to be a spouse, de facto partner or civil union partner (as those terms are defined in the Property (Relationships) Act 1976) of a *Category A Insured*.

Where a member is married or in a civil union, and in the absence of nomination of another person for the purposes of this *Policy*, the member's *Partner* shall be the *Partner* for the purposes of the *Partner Benefit*.

NOTE: The *Policy Owner* will accept the nomination of a former *Partner* where there are dependent children from that relationship, assuming that on the death of the *Partner* the *Insured Person* will then have the responsibility for care of the dependants from that relationship. Members that wish to do this should make application in writing, explaining the circumstances to the *Policy Owner*. In such circumstances this Form will then need updating once the children are independent (i.e. 19 years of age) of the former *Partner*.

C. This instructs the *Policy Owner* whom to pay your *Life Benefit* to. Any number of person(s) or mortgagee(s) may be nominated to receive your *Life Benefit*. The person(s) nominated do not need to be related to you.

i) In respect of payments to be made to mortgagee(s) specify amounts (preferably the current dollar amount owing on the mortgage) if possible. When nominating mortgagee(s) you must also nominate any other person(s) in section (ii) to receive any balance of *Life Benefit* that remains after the mortgagee(s) have been paid.

Example

(i)

Full name of Mortgagee(s)	Address	Amount for Mortgagee
Mortgagee: The ANZ Bank	Willis Street, Wellington	\$150,000

ii) If you have completed (i), now specify person(s) to whom any balance of *Life Benefit* should be paid. If (i) is not applicable, specify the person(s) to whom the entire *Life Benefit* should be paid.

(You must use whole percentages for the amount of *Life Benefit* each person or mortgagee should receive.)

Example

(ii)

Full name of Person(s)	Address	Percentage of Death Benefit
Person: Mary Jones	22 Tui Street, Tawa, Wellington	80 %
Person: Harry Jones	22 Tui Street, Tawa, Wellington	20 %

All percentages must be whole and add up to exactly 100%

TOTAL

100%

For your Records

I completed my Benefit Nomination Form on Date: ____ / ____ / ____

Section B - I have nominated Name: _____

Section C - I have nominated Mortgagee: _____ \$ _____

Mortgagee: _____ \$ _____

Person: _____ %

Person: _____ %

Person: _____ %

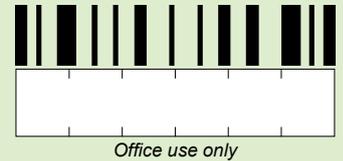
Person: _____ %

If you have any questions regarding this form call the *Policy Owner*, Police Welfare Fund Insurances Limited on **0800 500 122 or Police Network extn: 44446**



NZ POLICE GROUP LIFE INSURANCE BENEFIT NOMINATION FORM

Enhancing the wellbeing of Police and their families



A I, _____ (*Insured Person*)
hereby make the following nomination(s) in respect of **Benefits** payable under my NZ Police Constabulary Group Life Insurance Policy/NZ Police Employee Group Life Insurance Policy.

1. Membership Number

2. QID

B POLICE CONSTABULARY WHO ARE POLICE WELFARE MEMBERS TO COMPLETE
(For Police Constabulary who are not members of the Police Welfare Fund, the Partner Life Benefit is excluded and you do not need to complete this section.)

For all purposes of the **Partner Life Benefit** I nominate as my **Partner**:

Full Name of Partner

Address

The **Partner Life Benefit** is payable to the **Insured Person** named in A.

C In respect of my **Life Benefit** I nominate

i) The following mortgagee(s) to receive the amount(s) specified at time of my death.

	Full name of Mortgagee(s)	Address	Amount
(i)	Mortgagee:		\$
	Mortgagee:		\$

and/or

ii) The following person(s) to share in the **Life Benefit** in the percentages specified, after payment is made to any mortgagee(s) nominated in (i).

- If you have completed (i), now specify the person(s) to whom any balance of Life Benefit should be paid. Whole percentages must be used.
- If (i) is not applicable, specify the person(s) to whom the entire Life Benefit should be paid. Whole percentages must be used.

REFER TO INSTRUCTIONS ON OPPOSITE PAGE IF UNSURE

	Full name of Person(s)	Address	Percentage of Life Benefit
(ii)	Person:		%
	Person:		%
	Person:		%
	Person:		%

All percentages must be whole and add up to exactly 100% **TOTAL 100%**

Signature of **Insured Person** (as in A)

DATE / /

Witness (must not be a person nominated in B or C above)

Print Name:

DATE / /

Please note:

This document determines who receives what benefit under the NZ Police Constabulary/Police Employee Group Life Insurance policies.

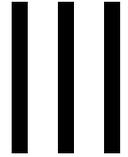
It is held by the Policy Owner, Police Welfare Fund Insurances Limited, PO Box 12344, Wellington 6144.

Any questions about this form call the Policy Owner on **0800 500 122** or **Police Network extn: 44446**

FOLD HERE

FOLD HERE

FreePost Authority Number BR135953



Police Welfare Fund Insurances Ltd
P.O. Box 12344
Wellington 6144

FOLD HERE

FOLD HERE

STAPLE HERE

STAPLE HERE