

DorchesterLife Group Accidental Death Policy



Affordable
accidental death
cover for your
employees



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Group Accidental Death Policy, what is it and how will it work?

DorchesterLife Group Accidental Death Policy is a simple and effective way for an employer to provide this type of cover for a group of employees.

Guaranteed acceptance without the need for medical questionnaires or form filling!

DorchesterLife Group Accidental Death Policy is a form of life insurance specifically designed to ease the financial worries that may be associated with a death as a result of an accident. It pays a one-off lump sum to your employees' beneficiaries or estates if they suffer a fatal injury as the result of an accident while they are employed by you.

DorchesterLife Group Accidental Death Policy is specifically designed to be a simple and effective way of providing cover for a group of employees without the need for medical questionnaires. As the employer, you select the level of cover in multiples of \$5,000 up to a maximum of \$50,000 per employee. (You can choose to provide different employee groups with different levels of cover.)

Your employees need only fill in a simple form to nominate who will benefit from the cover and what share they will receive.

A surprisingly cost-effective addition to full life cover

Group Accidental Death Cover should be viewed as a top-up to existing Life cover – for added peace of mind.

The premiums are inexpensive as you will see in the table to the right. You can adjust the amount your employees are covered for to suit your company's budget. Premiums are paid annually and are **guaranteed** to not change in the future. There are no additional costs, and you can cancel the policy at any time.

To work out how much it will cost you, say you have 20 employees and you decide to provide

\$5,000 accidental death cover for each employee. The total cost would be only \$300.00 per annum.

What are the benefits to you as an employer?

- Contributes to a positive workplace environment
- High value staff benefit at a very reasonable price
- Retains top performing employees in a competitive labour market
- Provides timely financial support to your employees families
- **Your premiums are fixed (they will not rise)** and so is your employees cover until their 79th birthday
- Security of knowing that your policy is backed by Hannover Life Re of Germany, one of the largest reinsurance companies worldwide

What are the benefits for your employees?

- **Guaranteed acceptance** without the need for medical questionnaires or form filling for staff between 18–79 years old
- Ease of financial worries for their family should they die as the result of an accident
- No need to declare pre-existing medical or health conditions
- A simple form to nominate who will benefit from the cover

Accidental Death Cover	Cost per employee per annum
\$5,000	\$15.00
\$10,000	\$20.00
\$15,000	\$25.00
\$20,000	\$30.00
\$30,000	\$40.00
\$40,000	\$50.00
\$50,000	\$60.00



Frequently asked questions

Can I increase the level of cover for my employees?

Yes, should you wish to increase the level of cover for your employees you may do so up to a maximum level of \$50,000. The higher level of cover becomes effective immediately upon us receiving your first higher level premium.

Also, you are free to cancel your policy at any time by notifying us in writing. The policy has no cash value, so should you decide to cancel the policy you will not receive your premiums back.

Is there a free-look period?

Yes, you can cancel the policy within 30 days and receive a full refund of your premium should you decide that the policy does not meet your needs.

What is the definition of Accidental Death?

“Accidental Death” means death arising from Accidental Injury if death occurs within 90 days of the accidental injury.

“Accidental Injury” means a bodily injury sustained by the Life Insured (your employee) which

- is caused solely and directly by violent, accidental, external and visible means, and
- is the sole, direct and proximate cause of injury, and
- is sustained after the Risk Commencement Date.

What does the policy not cover?

There are a number of instances where death may occur which are specifically excluded by this policy. For example, death occurring due to driving with excess blood alcohol levels (EBA), suicide, hazardous pursuits such as extreme sports, parachuting, or whilst carrying out a criminal act. Please ensure that you refer to the Policy document for full Terms and Conditions.

Is my employee able to use the benefit for anything they choose?

Yes. For example, the accidental death cover could be used to repay a portion of a mortgage. It could be the difference that allows a family to stay in their home, providing some calm during a time of stress.

Are benefits paid promptly?

Yes. Once we have confirmed cause of death, benefits are paid immediately.



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For more information about Group Accidental Death Policy or other Dorchester Life products and services, please contact us at:

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