



The last thing your family should have to worry about is how to pay for your funeral.

Life insurance can become expensive or difficult to arrange later in life sometimes as a result of pre-existing medical conditions. However, if you are aged between 50 and 79, applying for a DorchesterLife Funeral Plan is easy and affordable as your acceptance is guaranteed.

Who is Funeral Plan For?

Anyone aged between 50 – 79 years can take out a Funeral Plan policy to cover the inevitable costs of passing away. You can take one out on behalf of a loved one to have the peace of mind in knowing that the costs of their funeral will be covered when the time comes. You might already have some form of life insurance cover and can use Funeral Plan to supplement your existing life insurance for added peace of mind.

What is covered by the DorchesterLife Funeral Plan?

For the first two years cover is provided in the event of death by accident but after two years, full cover applies. Should the unfortunate happen and you die by natural causes within the first two years, all premiums paid by you will be refunded either to your nominated beneficiary or to your estate.

For additional peace of mind when travelling, you are covered wherever you are in the world.

What sort of cover can I get?

- Select the amount of cover you need (between \$5,000 and \$15,000) or the premium you can afford. The premiums are dependent on your age at commencement date, gender and whether you are a smoker or non-smoker.
- Your premiums are fixed at the start and regardless of your state of health for as long as you live, we guarantee that your premiums will never increase.
- If you and your partner take out a policy with the same cover level, we will discount your total premium by 12%.

What are the exclusions?

- This policy does not cover suicide within the first two years or death occurring at any time whilst carrying out a criminal activity.

Things You Need To Know:

- Acceptance is guaranteed.
- There is no medical and we do not ask any health questions.
- Eligible age at commencement of this policy is between 50 and 79 years of age.
- Your Funeral Plan cover starts the moment we accept your application and issue your policy.
- Your premiums are fixed at the start and are guaranteed never to increase.
- You are free to cancel your policy at any time within 30 days by notifying us in writing and you will receive a full refund of any premiums paid.
- The Funeral Plan cannot be cancelled at any stage by us except for reasons of non-payment of premiums. This means that only the policy owner can cancel the policy at any time for whatever reason by notifying us in writing.
- Please refer to the Policy document for full details of exclusions, terms and conditions.

Ph 0800 733 008 or visit www.dorchesterlife.co.nz

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