

## AIL INSURANCE BENEFITS PROGRAM - RECOMMENDATION

Advice provided and prepared by:



**Date Prepared:** [Redacted]

**Prepared For:** [Redacted]

- Life and Accident Coverage **provided worldwide**
- Coverage includes On/Off work, sports injuries included.
- No occupational ratings.
- **Strike and Redundancy Waivers\*** are included and allows the member to stay protected during their toughest times.
- Benefits paid over and above other benefits – employment, private or ACC.
- Life pay outs can be assigned to members' choice of Funeral Home directly.
- Claim Benefits are paid out TAX FREE.



**RATED  
A (EXCELLENT)  
for Financial  
Strength by A.M.  
BEST COMPANY  
(as of 18/09/2020)**

		PRIMARY	SPOUSE	CHILDREN
<b>LIFE COVER</b>				
Natural Death		\$	\$	\$
<i>Terminal Illness Rider (50% of Natural Death Cover)</i>		\$	\$	\$
<i>TERM Life Cover (10RC/4RC) **if applicable</i>		\$	\$	N/A
General Accidental Death		\$	\$	\$
Auto Accidental Death		\$	\$	\$
Fare Paying Passenger Accidental Death		\$	\$	\$
<b>Accident Injury</b>				
	Emergency Accident Treatment Visit	\$	\$	\$
	Accident Hospital Confinement (per 24-hour period)	\$	\$	\$
	Intensive Care Confinement (per 24-hour period)	\$	\$	\$
Hospital Indemnity (per 24-hour period)		\$	\$	\$
Critical Illness Lump Sum Benefit		\$	\$	N/A
Cancer Policy	Cancer Detection Benefit (\$500 / skin cancer)	\$	\$	\$
	Cancer Hospital Treatment (per 24-hour period)	\$	\$	\$
	Cancer Outpatient Treatment (per visit)	\$	\$	\$

\*PLEASE REFER TO THE AIL POLICY SUMMARIES FOR FULL DETAILS OF EACH POLICY – these and the AILNZ Disclosure Statement is available on our website: <https://www.ainz.co.nz>