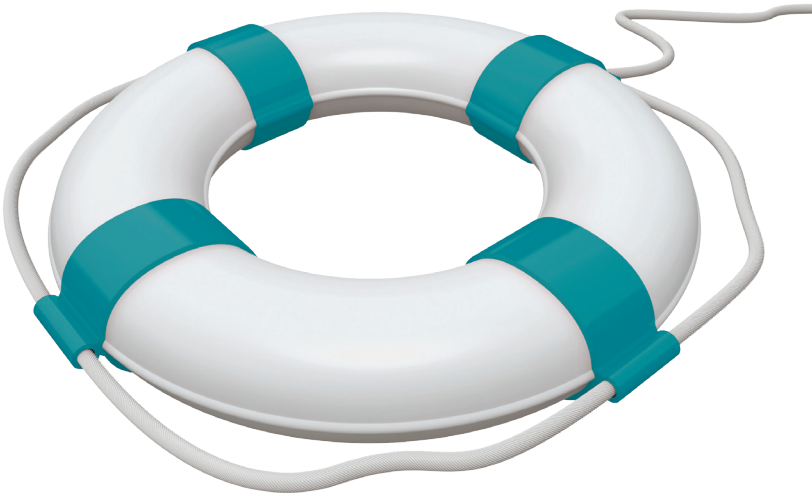
Dorchester Life

EasyLife

Personal Life Insurance



Dorchester

Loans | Insurance

EasyLife Insurance

Life insurance made easy!

Sometimes arranging life insurance can be a complicated and daunting task, so we've designed a policy to provide essential life insurance protection that's affordable and easy to understand.

EasyLife Insurance is a simple and effective way to provide for your loved ones. For example, money from a claim could help pay off debts or cover living expenses during this difficult time.

Simply choose the level of cover you require from the table below and complete and return the application form. Easy.

Level of Cover (Sum Insured):			
$15,000	$20,000	$25,000	$30,000

What is EasyLife Insurance?

EasyLife Insurance provides (under current law) a tax-free lump sum payment if you die, giving you the comfort and knowledge that your family will be covered for the sum insured. EasyLife Insurance is a pure life insurance policy so it doesn't have a cash value at any time.

Cover commences immediately

Your cover starts the moment we accept your EasyLife Insurance application and issue your policy. For the first three years, cover for the sum insured is provided in the event of death by accident. After three years, full cover for the sum insured applies. Should the unfortunate happen and you die by natural causes within the first three years, all premiums paid will be refunded.

Who is EasyLife Insurance designed for?

Anyone who wants to provide for their loved ones should they die and is aged between 16 and 49 at commencement of the policy.

Once the policy is in place, you are covered under the terms of the policy until you die, provided your premium payments are maintained.

What are the benefits of EasyLife Insurance?

- You don't have to answer any questions about your health, take a fitness test or have a medical examination.
- Accelerated Funeral Advancement payment of $5,000, paid out immediately on formal notification of death, to help with funeral expenses.
- The premiums payable are competitive and are payable either fortnightly, monthly or annually in advance.
- You are free to cancel your policy at any time within 30 days by notifying us in writing and returning the documentation. You will receive a full refund of any premiums paid.

How much does it cost?

The premium you pay depends on your age, gender and whether you smoke. Below are some examples of EasyLife premiums (as at September 2011).

AGE:	Level of Cover (Sum Insured):			
(next birthday)	$15,000	$20,000	$25,000	$30,000
FEMALE NON-SMOKER	Fortnightly Premiums Payable:			
25	$5.30	$5.30	$5.64	$5.98
40	$5.30	$5.69	$6.13	$6.58
MALE NON-SMOKER	Fortnightly Premiums Payable:			
25	$5.36	$5.84	$6.31	$6.80
40	$5.64	$6.16	$6.69	$7.22

Things you need to know

- After three years you're fully covered for the sum insured. If you die of natural causes within the first three years of your policy we will refund 100% of the EasyLife premiums paid.
- You need to be between 16 and 49 years old to apply for EasyLife Insurance, but once the policy is in place, you are covered as long as the premium payments are maintained.
- There are no hidden costs.
- Your Sum Insured doesn't increase with inflation, but premiums are adjusted each year as you get older. As with all insurances, we suggest that you review the level of cover you have in place on a regular basis.
- Premiums are lower for non-smokers. If you have smoked in the past you can still qualify for non-smoker rates, provided you have not smoked tobacco in any form over a 12 month period.
- Please refer to the policy document for full details of exclusions, terms and conditions.

Find the right Insurance Protection for you

We can offer you a full range of competitively priced, quality Life Insurance products to help meet your personal protection needs, your budget and lifestyle at every stage of life.

For more information on our Life Insurance options speak to your Dorchester Agent or visit our website www.dorchester.co.nz.

About Dorchester

For nearly 40 years, the Dorchester Group of companies has been assisting Kiwis like you to secure and maintain their ever changing financial goals by developing a range of innovative savings, life insurance, and financial products and services.

Dorchester Life is a business brand of DPL Insurance Limited. As a licenced insurer, DPL Insurance Limited is not required to have a current financial strength rating because it has an exemption from the Reserve Bank relevant to small insurers. This disclosure is in accordance with section 65 of the Insurance (Prudential Supervision) Act 2010.

The EasyLife insurance policy is issued by DPL Insurance Limited.

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