

# Farmers Disability Cover



## What's Farmers Disability Cover?

We know that farms don't run themselves. And if you can't work because of illness or injury, our Farmers Disability Cover can be the helping hand you need. While you're out of action, we'll pay a benefit of up to 35% of the farm's turnover – up to a maximum of \$10,000 per month.

## Why choose Farmers Disability Cover?

There are a few reasons why this cover is popular. Firstly, it means you can hire a contractor to perform the day-to-day duties you'd usually take care of. Plus, we base the benefit on the farm's turnover. There's also no need to prove your individual income at claim time.

## What benefits does Farmers Disability Cover include?

- **A Monthly Benefit.** This helps ensure the running of your farm if you're totally unable to work.
- **Recurrent Disability.** We'll continue your benefit straight away if you're affected by the same disability within 12 months of being back at work – waiving your waiting period.
- **Payments While Overseas.** We will pay you if you are disabled while overseas and you are entitled to receive payments while out of New Zealand.
- **Disability Reset.** We'll reset your benefit period, which allows you to claim for a new or related sickness or injury, under certain circumstances.
- **Inflation Adjustment.** Each year, we'll offer to increase your sum insured by the rate of inflation – according to the Consumer Price Index (CPI). This will be without the need for further medical or financial underwriting.

We know there's no calling in sick on your job – so let's keep your farm running if you can't.

## Are there any benefits I can add to my Farmers Disability Cover?

Absolutely. Here's a look at the optional extras:

- **Partially Disabled.** A lot of the time disability claims result in you unexpectedly becoming totally disabled and then getting better over time – i.e. shifting from total disablement to partial disablement. Our Partially Disabled benefit is designed to give you protection until you get back to full time work.  
If you're still able to work on the farm part-time, we'll pay you 40% of your monthly benefit for up to 12 months.
- **Business Security.** This allows you to increase your monthly benefit without the need for extra medical assessment. All you need to do is provide financial evidence showing the farm turnover has increased. We'll then adjust the cover to reflect 35% of the increased turnover – up to \$10,000 per month.

## Can I protect myself in other ways?

Definitely. Here's a look at our other types of cover:

- **Life Cover.** If you pass away or become terminally ill we'll pay you a lump sum of money. This helps pay costs that you would have taken care of if you were still alive.
- **Trauma Recovery Cover.** We'll pay you a lump sum to help you recover – physically and financially – from a serious illness or injury.
- **Total and Permanent Disablement Cover.** If you're totally and permanently disabled because of illness or injury we'll pay you a lump sum of money.

**Talk to your adviser about how to get Asteron Life Farmers Disability Cover.**

**Disclaimer:** The information in this brochure is a general summary only, and is not personalised to your situation. If you would like advice which takes account of your particular financial situation and goals, please contact your financial adviser. Full details of the policy terms and conditions are available from Asteron Life Limited ("Asteron Life") or your financial adviser. Terms, conditions, exclusions and limits apply. A number of terms used in this brochure carry a specific definition set out in the policy document. If there are differences between the information in this brochure and the policy document, then the policy document will prevail. Availability of insurance cover is subject to Asteron Life's acceptance and approval of a complete application. Any payment is subject to your claim being accepted.

RP331 (08/18)

