

Your guide to making a claim



We understand that making a life insurance claim can be an emotional and challenging time for you and your family. We're here to support and guide you through the process. Our duty to all of our customers is to be fair, honest and reasonable, and to handle all claims in a professional, sensitive and timely manner.

Below is a guide to help you understand the process, so you know what to expect:



1. Contact us

Let us know about your situation as soon as you can and we'll provide you with the process relevant to your personal situation and specific to your product. You can:

- complete the relevant online claims notification found in the 'Claims > Making a claim' section at resolutionlife.co.nz
- call us on 0800 808 267
- write to us at: claimsmailbox@resolutionlife.co.nz
PO Box 1692, Wellington 6140.



2. We'll send you a claims pack

This claims pack will include the forms and documents that you'll need to complete and then return to us, via email or mail, ATTN: Resolution Life Claims.

For injury or illness claims, you'll need to get your doctor or treating specialist to complete certain sections (noting your health provider is likely to charge you a fee for this information).

For death claims, please provide a certified copy of the Death Certificate. If the Policy Owner is also the Insured Person, you may also need to provide a certified copy of the Will, Probate, or Letters of Administration, depending on the circumstances.



3. We'll assign you a dedicated Case Manager

Once we receive your completed claim forms, we'll assign you a dedicated Case Manager who will contact you to discuss your claim.

"We know that behind every claim is a person navigating something difficult. We're here to walk alongside you with care and understanding."



4. Your claim will be assessed

Your Case Manager will assess the information provided. All claims are unique and we'll let you know if we need more information. Your Case Manager will keep you regularly updated on the progress of your claim.



5. Claim decision (outcome) and payment

Once we've completed the assessment of your claim, we'll call you and notify you in writing of the outcome. If your claim is successful, we'll pay the benefit amount.

Additional support



Supporting your recovery (Income Protection policies)

Research has shown that there are many benefits to recovering in a safe and supportive workplace. For ongoing Income Protection claims, your Case Manager will discuss with you graduated return to work strategies, and if successful, assess eligibility for a Partial Disablement or Recovery benefit (subject to the terms and conditions of your policy).



Can I nominate someone to act on my behalf?

Yes. When we send out our claims pack, it will include an 'Authority' form so you can nominate someone to support you and who can talk to us on your behalf about your claim. For example, this could be your spouse, another family member or your financial adviser.



Our claims philosophy

We will be there for our customers to help them realise their best life.

We hope this guide helps you to understand what will happen if you make a claim. You can also find out more about how we've supported our policy holders at claim time at resolutionlife.co.nz/claim.

If you require additional support, we're here to help. Whether you need an interpreter, assistance with hearing impairment, or support with financial hardship, we'll work with you to find a suitable, sensitive and compassionate solution. You can find more information on our claims page under 'Additional Services' or by visiting resolutionlife.co.nz/support-for-customers-experiencing-vulnerability.

Please remember that this is only a guide and when we manage your claim, we'll need to first consider the specific policy terms, conditions and exclusions.

Need more information?

If you have any questions, please speak to your financial adviser or contact us:



Chat with us online at resolutionlife.co.nz.



Submit an enquiry at resolutionlife.co.nz/enquiry.



Call us on **0800 808 267**.

Committed to fair outcomes

If you're unhappy with the way we've handled your claim or outcome, we encourage you to let us know at resolutionlife.co.nz/feedback.

Fair Conduct Programme

Resolution Life's Fair Conduct Programme (FCP) sets out our approach to what fair treatment of our customers looks like across the customer lifecycle (what the customer sees) and our organisation-wide functions (behind the scenes). It provides a framework for our expected behaviours and responsibilities, including supporting informed decision-making, ensure products and services meet customer needs, and responding to claims, complaints, and information requests in a timely and professional manner. You can learn more about our Fair Conduct Programme at resolutionlife.co.nz/fair-conduct-programme.

What you need to know

Resolution Life Australasia Limited ABN 84 079 300 379, NZ Company No. 281363, AFSL No. 233671 (Resolution Life), is the issuer of this guide. Nippon Life Insurance Company has acquired Resolution Life Group globally, including Resolution Life Australasia, and established the Acenda Group in Australia and New Zealand. Read more about the Acenda Group at www.acenda.com.au/acenda-group.

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If you have any questions or require any further information please get in touch with your adviser, or Resolution Life via resolutionlife.co.nz/contact-us or by calling on **0800 808 267** or email at askus@resolutionlife.co.nz.