

## Protecting your life and lifestyle – NZRPA/NZRU Group Risk Plan

### What cover is provided through the NZRPA/NZRU Risk Plan?

- TOWER Life Cover policy for \$200,000 – provides you with a lump sum payment of \$200,000 if you die or are diagnosed with a terminal illness
- TOWER Crisis Cover policy for \$200,000 – provides you with a lump sum payment of \$200,000 in the event you suffer one of 23 serious conditions (these conditions are outlined in the policy document)

The premium for the above will be paid by the Player Payment Pool created under the collective agreement between NZRPA/NZRU.

### What level of cover is enough for my individual needs?

The question of how much cover you need is a very individual choice. What you choose to protect depends on what you and

your family value and the lifestyle you enjoy. If the unexpected happened, most people would want to cover their major costs, such as mortgages, credit card debt, their children's education or childcare. The chart below suggests some factors you may like to consider when working out how much cover you think you would need.

### Can I top up my cover?

If you think the level of cover provided by the NZRPA/NZRU Group Risk Plan is not enough for you and your personal circumstances, then you can top up your cover with your own personal policy, which can be tailored to meet your individual needs. This premium would be paid by you.

### What cover is available to my family?

When we tailor a plan to meet your individual needs we can also provide Life Cover and/or Crisis Cover for your immediate family. This premium would be paid by you.

How much money would be required to...	Amount
Pay off the mortgage	\$.....
Clear other debt - credit cards, store cards, car loans	\$.....
Pay outstanding bills or accounts and cover day-to-day expenses for a period of time (electricity, food, rates, transport etc)	\$.....
Replace lost income for family members for a period of time	\$.....
Set up an educational fund for children so they can attend university	\$.....
Clear any business commitments or personal guarantees	\$.....
<b>Total</b>	\$.....

## What do I do now?

### Health Insurance

You have been automatically provided with cover under the NZRPA/NZRU Healthcare Plan.

You can choose to add additional options or add your family at discounted rates.

I would like to add extra options to my policy

I would like to add my family to my policy

Fill out the enclosed upgrade form and direct debit and return in the freepost envelope provided. To secure the advantage of the special concessions you need to complete this before 30 June 2007.  
Or call 0800 755 556 (press 3)

### Life and Crisis Cover

You have been automatically provided with Life Cover and Crisis Cover under the NZRPA/NZRU Group Risk Plan.

You can choose to top up your cover or take out cover for your family at discounted rates.

I would like to discuss and have quoted a top up to my Life Cover and/or Crisis Cover

I would like to discuss and have quoted Life Cover and/or Crisis Cover for my family

### Home, Contents, Car and Boat Insurance

You can purchase general insurance at discounted rates.

I would like a quote for my home, contents, car and boat insurance

### Advice

I would like advice regarding all my insurance options

**Call:**  
**0800 754 754**  
(press 1 then 1)

## NZRPA/NZRU Healthcare Plan Group Risk Plan

# Because

# offence is the best form of defence”

Making life easier



You've worked hard to get to where you are today and along the way are likely to have developed a number of areas in your life that are important to you, such as your family, good health, your income and home. But what if the unexpected should happen, how would you cope then?

Take action now and make sure that you stay in control with a range of insurance plans designed to protect the things in life that are important to you.



# Helping you to protect the things you value

TOWER, in conjunction with the NZRPA and NZRU, has developed insurance solutions for NZRU and/or Provincial Union contracted players. In addition TOWER is a business partner of the NZRPA. This arrangement now makes it easy for you to protect what's important in your life.



The Player Payment Pool created under the collective agreement between NZRPA and NZRU will fully fund the following insurance cover for you:

- TOWER Health Plus – Business health insurance policy (including base cover and specialist option) which can help you to fund private treatment and provide the security that your health care bills can be taken care of.
- TOWER Life Cover policy for \$200,000 – provides you with a lump sum payment of \$200,000 if you die or are diagnosed with a terminal illness
- TOWER Crisis Cover policy for \$200,000 – provides you with a lump sum payment of \$200,000 in the event you suffer one of 23 serious conditions.

## PLUS

You can choose to purchase additional cover/options at discounted rates:

- add other options to your Health Plus Policy such as GP and/or Dental and Optical
- add your family to your Health Plus policy
- top up your Life Cover and/or Crisis Cover
- take out Life Cover and/or Crisis Cover for your family
- take out insurance for your home, contents, car and boat

You'll find more information on the following pages about the Health Cover, Life Cover and Crisis Cover available to you including joining information, adding optional extras and protecting your family.

BECAUSE you can't always see what's coming

## Protecting your health – NZRPA/NZRU Healthcare Plan

### What cover is provided through the NZRPA/NZRU Healthcare Plan?

The NZRPA/NZRU Healthcare Plan provides you with cover under TOWER's Health Plus–Business policy. The premium for you as an individual on this policy is funded by the Player Payment Pool. This subsidy provides you with the Base Cover and the Specialist Option as outlined in the blue boxes in the chart below.

### What other optional extras are available?

You can choose to add the GP and/or Dental Optical Options to your policy. The additional premium for these options would be paid by you.

### What cover options are available for my family members?

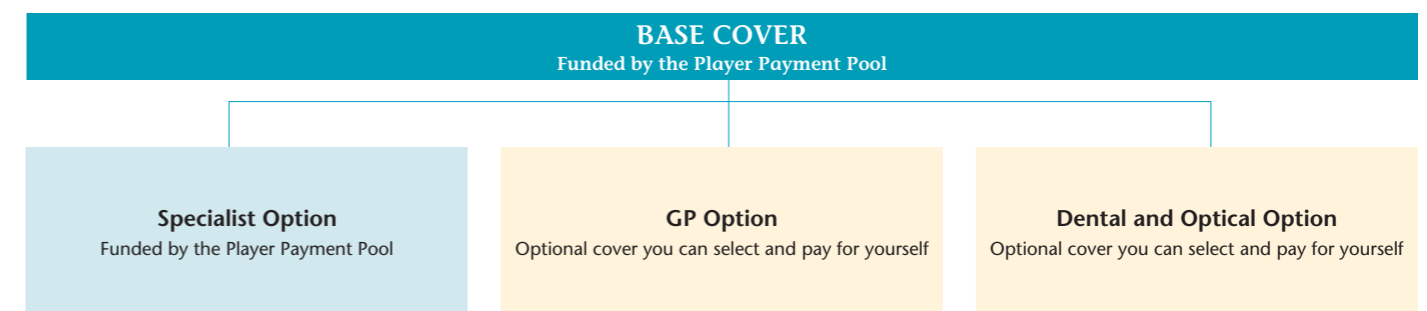
This is also an opportunity for you to consider your family's health insurance needs as you can add your family to your policy with discounted premiums.

Your family members can be added to your policy but they must have the same cover as you. For example if your cover comprises of the Base Plan and the Specialist Option, then your family members must also have these. If you were to add the GP Option and/or Dental and Optical Option, then your family members must have these as well.

### As a special concession you also receive:

- cover for most pre-existing medical conditions\* if you join up by 30 June 2007
- immediate cover\* – the normal stand down period is waived, which means the benefits are available to you from the date cover starts (except for loyalty benefits, if you join up before 30 June 2007).

\* Refer to your policy document.



### What is the cost to add optional extras to my policy?

Monthly Premiums				
	Base Cover (No Excess) Plus Specialist Option	Add GP Option	Add Dental and Optical Option	Add GP Option & Dental and Optical Option
Player	Funded by the Player Payment Pool	\$27.35	\$41.55	\$68.90

### What is the cost to add family members to my policy?

Monthly Premiums				
	Base Cover (No Excess) Plus Specialist Option	Base Cover (No Excess) Plus Specialist Option and GP Option	Base Cover (No Excess) Plus Specialist Option and Dental & Optical Option	Base Cover (No Excess) Specialist Option plus GP Option and Dental & Optical Option
To add a Spouse/ Partner	\$33.00	\$87.60	\$116.10	\$170.70
To add children	\$30.95	\$97.35	\$101.60	\$168.00
To add a Spouse/ Partner and children	\$63.95	\$157.65	\$176.10	\$269.80

\* Premiums GST inclusive and effective 1 March 2007. Premiums are not guaranteed and can be changed on TOWER given 30 days notice.