A GUIDE TO KEEPING YOU AND YOUR FAMILY COVERED

TotalCareMax

Life. Take charge.
TotalCareMax is a total insurance solution designed specifically for you and your family

**Personal**

**Could you take time off work?**
Your ability to earn is one of your biggest assets. So it pays to be prepared for when you’re out of action due to sickness or injury. **Disability Income Protection** can protect you and your family from the financial consequences of having to take time off work.

**Give yourself the best chance of recovery**
It’s a fact of life that we all get sick, and sometimes seriously. If you suffer from a critical illness like cancer or a heart attack, **Living Assurance** cover can pay a lump sum to spend the way you want.

**Keep your house in your hands**
Your home is simply too valuable an asset to put at risk. **Mortgage and Income Protection** insurance can help cover your monthly mortgage instalments, rent payments or other expenses if your earning capacity is seriously affected by illness, disability or redundancy; ensuring your lifestyle is protected.

**What if you were permanently unable to work?**
It’s easy to take good health for granted. But the reality is, sometimes we become ill or have an accident and, if it’s serious we might be unable to work ever again. **Total Permanent Disablement** cover can help support you and your family should you become permanently disabled and unable to work.

**Get the best care when you need it**
Sovereign’s **Private Health** gives you greater choice and more immediate attention when you need prompt access to diagnosis or medical treatment. It covers the significant costs associated with cancer care, hospitalisation and surgery.

**Why wait for treatment?**
Getting specialist treatment through the public health system can take longer than you think. With **Specialists and Diagnostic Testing** cover, you can choose the best specialist available and avoid the wait for diagnosis. Specialists and Diagnosis Testing is available with TotalCareMax policies.
Would you like a second option?
Through our partnership with Best Doctors®, you and your immediate family can have access to expert medical advice from the world’s leading specialists, giving you clarity and peace of mind about your diagnosis and treatment plan. Best Doctors® is available with the Specialist and Diagnostic Testing benefit.*

Are you prepared?
Life can be a risky business, and while we might not like to think about it, some of us will die unexpectedly. Life Cover can support the loved ones you leave behind, and if you’re a business owner or shareholder, it can also secure the long-term survival of your business.

Rural
Protecting your greatest farming asset: you
If you are unable to work the farm due to illness, our specialist Rural Revenue Protection insurance can help make up your income to help pay everyday living expenses and keep the farm running.
Business

**Business Revenue Protection** insurance can help protect your business against the loss of key personnel and the revenue they generate.

Nothing can destroy a business faster than it being unable to service a loan due to loss of key people (for example, through death, disability or illness).

**Debt Protection** insurance can help repay any outstanding debt, or help you meet loan repayments.

**Could you work with a new business partner?**
If one of your business partners were to die, you may be forced to work with someone new who may have no knowledge of, or interest in, the business. Share purchase cover, coupled with a suitable agreement such as a buy-sell agreement, ensures your business can continue should one of your business partners become seriously ill, injured or even die.

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**Find out more**

To find out more about how Sovereign’s insurance benefits can help protect you, your family and your livelihood against the unexpected, speak to an Adviser today, or call Sovereign on 0800 500 108.
Talk to us today about how we can help you to take charge and protect you, your family and your livelihood

Most likely, you already insure your car and your house and contents. But have you got a protection plan for yourself, your family, your business or farm, to ensure you have the right kind of cover should the unexpected happen? Having a plan will:

- Buy you time, providing you with recovery options.
- Provide you with a financial safety net so you don’t have to dip into hard-earned savings.
- Allow dependants to look ahead with confidence – even if you can’t be there for them.

There are several types of insurance cover – some protect against premature death while others help you if you become ill or disabled. Ultimately, they are designed to provide a back-up plan to hold things together when life turns an unexpected corner.

Why take the risk?

We all like to think we’re invincible. However, accidents do happen, we do age and become sick – and some of us die prematurely.

If you suffered an accident or illness that affected your ability to earn an income, what would happen to your partner, children, business, farm, home and/or lifestyle? Would you be able to pay the mortgage and monthly bills? How long would your family cope?

It makes sense to have a plan to protect yourself, your family and your assets.
The availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by Sovereign Assurance Company Limited ('Sovereign'). For full details of the products and benefits offered by Sovereign, please refer to the policy document(s) which are available from Sovereign. Sovereign, the policy insurer, is part of the Commonwealth Bank of Australia Group and is a related company of ASB Bank Limited and its subsidiaries ('the Banking Group'). None of the Banking Group, the Commonwealth Bank of Australia, any of their directors, or any other person, guarantees Sovereign or its subsidiaries, or any of the products issued by Sovereign or its subsidiaries.

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