



SPECIAL NEW BENEFIT

Club Filipino Tauranga now provides an **Accidental Death and Dismemberment Benefit** for every member, at absolutely *No Cost* and *No Obligation*. This benefit provides **\$1500 coverage for each member**, plus **\$500 cover on the member's spouse and each child under 19 years**.

In addition to this, we are also able to offer an extra \$10,000 Accidental Death Benefit for just \$2 for the first year. This optional extra is guaranteed renewable every year thereafter for just \$5 per year.

This additional membership benefit is provided through the co-operation of AIL of New Zealand, an *A Excellent* rated company (AM Best 8/24) that has been serving families in NZ since 1995.

To receive your **Certificate of Coverage** and **name your beneficiary**, members are required to enrol online at **www.ailnz.co.nz/cft** or scan the QR Code



An AIL representative will contact you to make an appointment to deliver your Certificates and discuss other benefits available.

We recommend that you take advantage of this offer – members MUST ENROL TO RECEIVE THE EXTRA \$10,000 BENEFIT

P.S. If you have any questions, please contact AIL directly on (09) 973 5254 or email info@ailnz.co.nz

AIL of New Zealand is an accredited **Living Wage Employer**



AIL of New Zealand has been serving association members in NZ since 1995 and is rated A Excellent for overall Financial Strength (A.M. Best, as of 8/24)
In addition to the AD&D benefits, AIL also offers additional insurance coverage:

Permanent Life Insurance

Provides you with the knowledge you will have permanent coverage for the entire existence of the policy and the benefit amount upon your death will be paid in full to your beneficiary. Provides coverage up to age 120 years.

All coverage is international and supplemental to other insurances. Premiums never increase during ownership of your Permanent Life policy.

Provides a Funeral Benefit through our Freedom of Choice Certificate. Where a beneficiary can assign a specified amount to be paid directly to the chosen Funeral services company.

Cancer Protection

When cancer strikes, it shows no favouritism. Everyone is at risk. Medical advances have increased chances of survival, but surviving a cancer diagnosis often causes financial hardship for families whether the patient is the primary wage earner or another member of the family.

The majority of working men and women don't have the financial resources to survive while they are unable to work.

Our Supplemental Cancer plans may help offset the financial burden.

Accidental Death & Dismemberment

The thought of an accident taking the life of a loved one is very troubling. No matter what your age or circumstances, you or a family member could be a victim. Just as accidents happen in an instant, the lives of your loved ones are changed in that same instant.

The Accidental Death and Dismemberment policy pays benefits for accidental injuries.

Hospital Indemnity

No one can predict when they will get sick or have an injury. How would you handle an illness or injury where you were admitted into hospital for treatment? Could you pay your bills and take care of your family financially?

The Hospital Indemnity insurance policy can help protect your family from the unexpected.

Critical Illness

How would you handle a critical illness? Could you pay your bills and take care of your family financially if you were unable to work for weeks... or months? What is your risk of having a critical illness?

With people living longer, they're more likely to experience a critical illness like a heart attack or stroke. A critical illness policy, covering defined critical illness, can mean the difference between financial security and financial hardship.

This benefit can help ease your financial burden and lessen your worry.

To have a Registered Financial Advisor contact you and explain the additional coverage, please call (09) 973 5254, or enrol online at www.ailnz.co.nz/cft