

workplace

protection for your employees /
group insurance



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In business your most valuable asset is your employees and they need to be protected. Attracting the right people is essential for any business, and providing security and stability for them and their families will help create loyalty and productivity.

This is where AXA Group Insurance can help. We design insurance packages that give your business a competitive advantage in attracting new people as well as retaining and providing protection for your existing employees. We offer a wide range of tailor-made insurance options, keeping pace with the changing needs and lifestyles of your employees.

Benefits to your business

- Become an employer of choice with a competitive edge by providing a benefit that will help you to attract and retain skilled employees
- Create an organisational culture that cares about enhancing workplace satisfaction and morale
- Provide a sense of security for the employee and their family by knowing they are cared for by the company
- Reap the rewards of productivity and loyalty from employees who feel valued
- Obtain discounted insurance packages for your employees.

Benefits to your employees

- They will feel they are working for a caring employer
- Provides peace of mind knowing their family will be financially protected at a time of need
- Eligible employees will be able to take advantage of Automatic Acceptance with no health evidence required
- Voluntary options so the employee can increase their cover at their own cost
- Death cover can be extended to spouses, providing even wider protection for the employee and their family
- Continuation options so that your employee can continue their cover even if they leave your employment.

What is Group Insurance?

- Total cover and protection for your employees that fits within your budget
- Bulk discounted prices and other benefits based on the group size
- Choice of subsidised (where the employer covers the cost) or non-subsidised plans (where the employee pays all or part of the cost)
- Premiums are guaranteed for up to three years.

Group Life Insurance

Pays a lump sum in the event of Death or Terminal Illness. With automatic acceptance up to specified limits. Subsidised and non-subsidised benefits can be arranged.

Group Income Continuance

Provides a regular income if employees are unable to work as a result of injury or illness, with automatic acceptance up to specified limits. There is also a Death benefit, paid in a lump sum cash payment equal to ten weeks of the Income Continuance benefit. Also includes a Partial Disablement benefit option for an employee who has been disabled and is returning to work in a reduced capacity. Recurring Disability options are available.

Total and Permanent Disability Insurance

Pays a lump sum cash payment if an employee is unable to perform their usual occupation as a result of Total and Permanent Disablement.

Trauma Insurance

Pays a lump sum if an employee suffers a specified major health trauma. This benefit can be used to assist with unforeseen expenses such as medical treatment and home help.

Superannuation & KiwiSaver

AXA can help your employees save for a more comfortable retirement with AXA Business Superannuation or the AXA KiwiSaver Scheme.

AXA Business Superannuation is a comprehensive plan backed by quality financial advice. It offers flexibility and investment opportunities not always available to individuals. Employers can choose to make contributions and can set their own vesting scale.

AXA is one of only six default KiwiSaver providers and offers a straight-forward, easy to manage plan.

AXA Group Insurance – at a glance

- Packages for groups of 10 or more employees with discounts based on the size of the group
- Automatic Acceptance limits – no health evidence required
- Flexible plan structure
- Premiums guaranteed not to increase for up to three years
- Voluntary employee top ups available
- Continuation Options
- Choose between a subsidised plan or a non-subsidised plan.

To arrange AXA Group Insurance or find out more, an AXA Adviser is available to meet with you and discuss how AXA Group Insurance can meet your requirements. They have local and national experience and work with you on designing a plan suited to your business needs.

Contact us on **0800 106 652**.

why choose AXA?

AXA is a frontrunner in Group Insurance with an excellent credit rating.

We work with you on plan design, features and cost, and give you a number of options to consider.

We make the quotation, presentation and implementation of the policy a no fuss experience.

The Global AXA Group is one of the world's largest insurance and investment management organisations, with a broadly diversified and rapidly growing global organisation in over 60 countries around the world. Our size and strength has been achieved through a philosophy of helping people achieve their goals by providing personalised financial solutions.

By making this process easier, we save you valuable time and resources.

We understand that service standards and accessibility to AXA staff are critical for our clients and business partners.

At AXA we pride ourselves on providing outstanding service and superior products.

We offer the strength and depth of our global resources.

www.axa.co.nz

For more information about these and other AXA New Zealand products and services, call your financial adviser or contact us on **0800 106 652**.

A disclosure statement is available on request and free of charge.

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