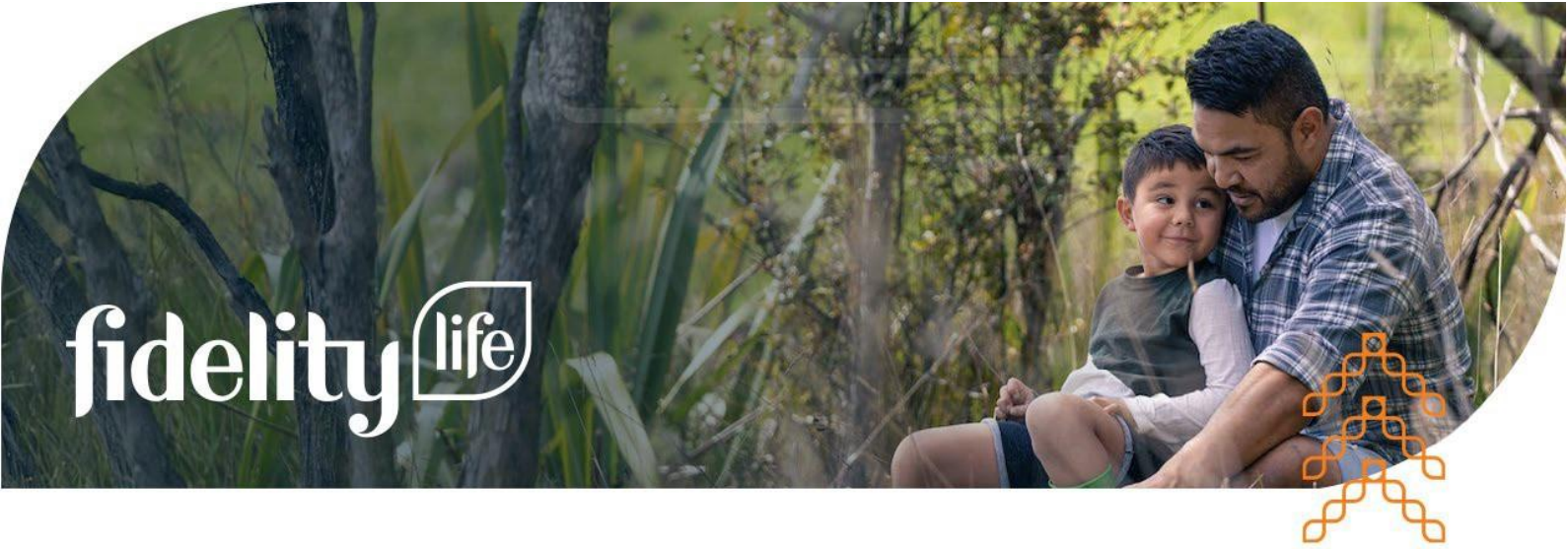


A helping hand.

Financial relief for customers impacted by recent flooding and severe weather.

Our thoughts are with those of you impacted by the recent flooding and severe weather. The impacted areas included in the State of Emergency declarations on 10 and 11-April and on 19 and 20-April 2026 are:

North Island:

- Northland
- Waikato (including Coromandel)
- Whakatāne
- Tauranga
- Western Bay of Plenty
- Hawke's Bay
- Whanganui District
- Ōhura Ward
- Wellington Region

To support you during this time, we've developed a relief offer for customers suffering from financial hardship as a direct result of the severe weather in these areas.

What's available to you.

If you've been suffering financial hardship as a direct result of the recent severe weather and can supply evidence, and we accept your application, we'll waive your premium for up to 3-months with the potential to extend for up to a further 3-months whilst keeping your cover in place. For full details, read the terms and conditions below, get in touch with your financial adviser, or visit fidelitylife.co.nz.

Here when you need us.

For questions, or to apply, you or your adviser can reach us via assistance@fidelitylife.co.nz.

See Page 2 for terms and conditions.

April-2026

Terms and conditions.

Severe Weather Events Hardship Relief Offer (Hardship Offer) - Terms and conditions.

1. The Hardship Offer applications are open to eligible Fidelity Life customers from 10-April 2026 until 21-July 2026 (inclusive).

2. To be eligible for the Hardship Offer, customers:
   a. Fidelity Life policy/ies must be active as at 10-April 2026;
   b. policy/ies must have been in force for 12-months or more;
   c. reason for the application must be due to direct financial hardship resulting from the severe weather event in the following areas:

   North Island:

   - Northland
   - Waikato (including Coromandel)
   - Whakatāne
   - Tauranga
   - Western Bay of Plenty
   - Hawke's Bay
   - Whanganui District
   - Ōhura Ward
   - Wellington Region

   (included in the State of Emergency events declared on 10 and 11-April or on 19 and 20 April 2026); and
   d. must have explored other financial support options available from Fidelity Life (i.e. payment plans/arrangements) in the first instance.

3. Fidelity Life may request additional information (including but not limited to property address to confirm impacted property) from advisers or customers to support an application for the Hardship Offer. Fidelity Life at its sole discretion may decline an application if it reasonably believes that a customer does not meet the eligibility criteria.

4. The Hardship Offer is not available for lapsed policies, or policies subject to cancellation requests.

5. If an application is accepted, premiums can be waived for up to 3-months (Waiver Period) with the potential to extend for up to a further 3-months (inclusive of any existing arrears). Premiums due during the Waiver Period agreed will not need to be repaid when the Waiver Period ends.

6. Regular premium payments are to recommence following the end of the agreed Waiver Period.

7. No alterations will be allowed to the policy during the Waiver Period (except contractual increases, including Future Insurability and CPI increases).

8. All decisions made in relation to the Hardship Offer will be final and made by Fidelity Life at its sole discretion.

9. Fidelity Life reserves the right to discontinue or amend the eligibility criteria and/or Hardship Offer terms and conditions at any time.

10. Claims can be made during the Waiver Period.

11. Fidelity Life collects, holds and uses personal information a customer provides in accordance with the Privacy Act 2020 and its Privacy Statement.