

AXA XL Underwriting Agencies Limited is the managing agent of Lloyd's of London Syndicate 2003 and 3002 ('the Insurers').

Insurer Name	Portion	Rating Agent	Rating
AXA XL	100%	SP	AA

AXA XL Underwriting Agencies Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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Registered in England Number 1815126



Protecting you and your family

Discounted premium rates

Monthly Direct Debit

"It is not until you lose your medical certificate that you realise it can happen to you. Losing mine in my late forties was indeed sobering, especially considering the age of my dependents.

I was thankful for the GDI, as it removed the anxiety associated with income loss and allowed me the freedom to focus on regaining my health, and ultimately then my medical certificate."

NZALPA Member

HOWDEN

If there is anything you do not understand or you feel is incorrect in your policy, please contact:

**Howden Commercial and Affinity Limited**

Level 17, 48 Shortland Street  
Auckland 1010  
New Zealand

Email: [nzalpamembers.nz@howdengroup.com](mailto:nzalpamembers.nz@howdengroup.com)

"My attitude was 'It won't happen to me', until a colleague fell ill. For peace of mind, knowing my family's lifestyle would be protected if I was not able to continue in my profession was a small price to pay in joining GDI, even at the latter stage of my career.

Not long after joining GDI my Medical was suspended and I was grounded for 21 months. During this period, I was able to continue to fully support my family and meet my financial commitments with regular payments received from GDI and the MBF.

A sincere thank you to ALPA for their help and guidance with unlimited support. My children's future has been protected."

NZALPA Member

HOWDEN



**INZALPA**  
MEMBER INSURANCES



- INCOME PROTECTION | GROUP DISABILITY INSURANCE (GDI)
- GROUP LIFE (GLI)
- TRAUMA | GROUP CRITICAL ILLNESS (GCI)

**5% saving** on premium when enrolling in both Life and Income Protection

**One of the many benefits of NZALPA membership is access to high quality insurance with AXA XL.**

Schemes currently available to financial members of NZALPA and administered by **Monthly Direct Debit** are:

- **Income Protection | Group Disability Insurance (GDI)**
- **Group Life Insurance (GLI)**
- **Trauma | Group Critical Illness Insurance (GCI)**

The age, cover and benefit parameters are detailed in this brochure and if you have any questions, please don't hesitate to contact Howden.

Further Information is available on the NZALPA website and on Howden's website [here](#).

**At the back of this brochure are testimonials from members who had lost their medicals and were supported by the Group Disability Insurance Scheme.**

## GROUP LIFE (GLI)

NZALPA has negotiated access to a competitive Group Life and Critical Illness plan for eligible NZALPA financial members, with cover also available to their spouses. Set out below is a summary. The policy documents set out the full terms and conditions.

### AUTO ENROLMENT

New members of NZALPA are covered for NZD 50,000 of Life (GLI) for a period of 12 months, the cost is covered by NZALPA, this is in place as of 1st April 2026.

Members will be contacted by Howden to ask if they would like to continue, cancel or increase cover utilising the Automatic Acceptance Limit.

### AGE

Members and their spouses can join the scheme up until age 64 and remain covered until age 70.

### BENEFITS

Competitive underwriting concessions for eligible NZALPA financial members.

Discounted premium rates.

Life cover up to NZD 5,000,000. Minimum cover amount is NZD 50,000.

## INCOME PROTECTION | GROUP DISABILITY INSURANCE (GDI)

Protecting you and your family from the financial strain of being struck by an unexpected sickness or accident is an important decision.

### AGE

Cover from 18 to 67 years of age. (Members aged 65+ at the Annual Renewal Date will not receive the full benefit period of two years for any subsequent claims).

### BENEFITS

You can insure up to 90% of your NET income.

The benefit period is for a maximum of two years.

You can select a monthly benefit ranging from NZD 500 to NZD 25,000 per month.

You can elect a Waiting Period of between 30, 45, 90, 180, 365 days, allowing you the flexibility to align the cover with your sick leave and manage the premium cost.

You can increase your cover during the renewal window prior to the Annual Renewal Date by up to 15% without the need for Medical Declaration (20% with a significant Promotion).

Automatic Acceptance Limit of NZD 1,000,000 for eligible NZALPA Financial Members, with cover more than this requiring additional underwriting.

Cover may be increased once a year up to a total maximum cover amount of the Automatic Acceptance Limit, subject to a maximum annual increase of NZD 300,000.

For members aged 49 or less, the NZD 300,000 maximum may be waived if the member has a child; or takes out or increases their mortgage to purchase a house. Any further increase in cover will be underwritten.

All Spouses are underwritten and limit cannot exceed the Members' Sum Insured and/or NZD 1,000,000 (NZD 500,000 for Spouses aged 50 or more at commencement).

- ✓ **Terminal Illness Benefit**
- ✓ **Bereavement Support Benefit**
- ✓ **Dismemberment and Major Burns Benefit**

### DUTY OF DISCLOSURE

Member needs to complete an Application Form and simplified Medical Declaration if required.

### ELIGIBILITY TO JOIN

Financial Member of NZALPA, holding an NZCAA or CASA licence with current medical certificate, aged up to 65.

### EXCLUSIONS

Self-harm, attempted suicide

Illegal or criminal activity

Active service with any armed forces

Normal and uncomplicated pregnancy or childbirth.

For insurance advice, contact our brokers at Howden.

For other questions contact the Trustees.

**NZALPA Group Insurances Trustees**

Email: [trustees@nzalpainurances.co.nz](mailto:trustees@nzalpainurances.co.nz)

## TRAUMA | GROUP CRITICAL ILLNESS (GCI)

### AGE

Members and their spouses can join the scheme up until age 64 and remain covered until age 70.

### BENEFITS

Designed to pay a lump sum benefit up to a maximum of NZD 300,000 (NZD 150,000 for Spouses) to help you manage the financial impact if you were to face one of the **43 defined conditions**.

Automatic Acceptance Limit of NZD 150,000 for eligible NZALPA Financial Members only, with cover more than this requiring additional underwriting.

### DUTY OF DISCLOSURE

Member (NZALPA Financial Member/Spouse or otherwise) needs to complete a membership application (requirements may vary).

### ELIGIBILITY TO JOIN

Financial Member of NZALPA, holding an NZCAA or CASA licence with current medical certificate. Additional eligibility criteria apply.

### EXCLUSIONS

Suicide, attempted suicide or self-inflicted injury within the first 13 months of the relevant member being insured under the policy.