NZ Funds KiwiSaver Scheme

Contribution Cover
Q&A

When am I eligible to make a claim?

To become eligible to file a claim, you must have suffered a medical incapacity which affects your ability to earn an income. This must result in your income stopping and your KiwiSaver employee contribution ceasing entirely for a period of at least four (4) weeks.

How do I make a claim?

A claim form is available on our website, www.nzfunds.co.nz, or by calling us on 0800 693 5494.

Am I eligible if I am on maternity/parental leave or leave without pay?

This benefit is designed to replace your personal employee KiwiSaver contributions if you become medically disabled and this contribution stops, due to you no longer being able to earn an income. If you are currently not contributing regularly to your KiwiSaver because you are not earning an income at the time of an accident or diagnosis of medical disability, this benefit is not available to you. If you have recently returned to work, and your KiwiSaver contributions are due to restart, you are likely to be covered.

Am I eligible if I have recently changed jobs?

Yes, however the maximum figure payable in the event of a claim is an average of your regular contributions over the previous 12 months.

Can I use my own doctor, and what do you need from them?

Yes. It is helpful to include your most recent medical report from your GP and any specialist reports with your completed claim form. This will speed up the assessment of your claim.

How long do I have to wait after my injury to make a claim?

On acceptance of your claim, your KiwiSaver account will receive its first payment four (4) weeks after your employee contribution stops.

Who can I talk to if I'm having problems with my claim?

This benefit is underwritten by Partners Life. Should you have any questions regarding the status of your claim, you are welcome to contact Partners Life directly on 0800 14 54 33, or email group@partnerslife.co.nz

What happens if my claim is successful?

Partners Life will notify you of the outcome. If at any point you have any questions, you are welcome to call them directly on 0800 14 54 33.

How much will this benefit cost me?

The cost for this unique benefit is fully covered by NZ Funds.

What happens if this cover is discontinued?

If NZ Funds decided to discontinue this benefit, all members would be given 3 months' notice in advance of the cover ceasing.