



Life and/or Income Insurance Reimbursement for Employees Covered by the NZPFU CEA

The following sets out what to do if you are covered by the NZPFU CEA and would like to request reimbursement of your private life and/or income protection insurance for the period 1 July 2025 to 30 June 2026.

Please note:

- Please do not email Payroll. The email to use is shown below.
- **If you have sent an email with information for 2025/26 you will need to resend the correct information with the excel form.**

The Fire and Emergency New Zealand and NZPFU collective employment agreement provides for insurance reimbursement under the following clause:

PART 1 - CLAUSE 24- INCOME PROTECTION AND LIFE INSURANCE REIMBURSEMENT

- 1.24.1 *FENZ will reimburse workers up to \$50 per week (\$2,600 per annum) upon receipt of evidence of the employee's premiums for income protection and/or life insurance.*
- 1.24.2 *Payment will be made in the normal course upon production of the necessary supporting documentary evidence, with the first reimbursement available for the year to 30 June 2023, and subsequent reimbursement available for the year to 30 June 2024, and so on.*
- 1.24.3 *During the course of this Agreement the NZPFU and FENZ will jointly explore the establishment of a suitable subsidised Group Scheme for income protection and life insurance to be provided to the workers. Any change from a reimbursement allowance to FENZ providing cover will be subject to the NZPFU agreement of the policy including remedy of any barriers for workers to transfer from their existing insurance provider to the group scheme.*

To request reimbursement of private life and/or income protection insurance for the period 1 July 2025 to 30 June 2026, please complete the excel form and email it with a **Tax Statement** or a **Payment Summary** provided from your insurer or broker to PFU-ins-reimburse@fireandemergency.nz (not payroll).

Please note that the Tax **Statement** or **Payment Summary** covering the period 1 July 2025 to 30 June 2026 must include:

- a breakdown of each insurance type covered by the policy (e.g. life, income protection etc) and the costs associated with each insurance type
- any policy fees
- the GST breakdown specifically for income protection insurance and any policy fees.

FAQs

Why do you need a breakdown of the different insurance types?

We will only reimburse costs associated with Life and/or Income Protection insurance. Some policies may include other types of insurance which we cannot reimburse. Therefore, we need to clearly identify which insurance types you are covered for and their associated costs. We also need the cost breakdown between Life and Income Protection insurance types because our tax obligations differ between these two types of insurance.

Why do I need to provide a breakdown if my policy already is called “Life Benefit” or “Life Cover” or something similar?

Some insurers will call their policy something generic like “Life Cover” but may include coverage for other types of insurance e.g. Trauma, Medical, Income Protection etc. We therefore need a clear breakdown of the types of insurance which are included in your policy.

I’m only covered for life insurance, therefore I cannot provide a breakdown as there is nothing to “break down”.

If you only have life insurance and your statement does not show a zero amount for other types of insurance, please ask your insurer or broker to confirm in writing that you only have life insurance, or send us your yearly policy renewal letter if it clearly shows the policy only includes life insurance.

Can I provide a transaction history which lists the dates of payment as my tax statement or payment summary?

This does not give us all the information we need. We require a Tax Statement or Payment Summary that provides a clear breakdown of what you paid for the insurance types included in your policy (e.g. life, income protection etc) as well as your policy fees and the GST breakdown.

Can I provide a renewal letter as my statement or payment summary?

A renewal letter will not suffice, as this only shows what is to be paid, not what has been paid. However, if you pay your premium in a yearly lump sum, you can provide your renewal letter showing the breakdown of insurances together with a screen shot of your internet banking or bank statement showing payment of the same amount.

I am an NZPFU member and my role is covered by the NZPFU CEA. I’ve elected to join the NZPFU Group Insurance Scheme through ATC Insurance (called “Protect”). Do I need to claim reimbursement?

You don’t need to send in a request for reimbursement. We will process this automatically for you.

Do I need to claim reimbursement if I have NZPFU Compensation Insurance?

You don’t need to send in a request for reimbursement. We will process this automatically for you.

Can my reimbursement go into a different bank account from my salary?

Unfortunately this is not possible under our current system.