Member eligibility

To join PPS Mutual New Zealand as a member, your client must meet **all three** of the following eligibility criteria:

1.

Be a resident of New Zealand

a. As a New Zealand citizen; or

b. As an Australian citizen; or

c. Under a New Zealand Residence class visa.

2.

And satisfy one of the following three membership pathways

Professional Body Pathway

Your client is currently a registered member of at least one of the professional bodies listed on page 3 and meets any specific criteria for the body set out on that page.

Academic Pathway

Your client has earned an academic qualification requiring at least four years of full-time equivalent study from any globally recognised university, as registered with The Times Higher Education Group.

The following is a link to registered universities with The Times Higher Education Group.

www.timeshighereducation.com/world-university-rankings/latest/world-ranking

PPS Pathway

Your client is an existing or a prior member of PPS in Australia, South Africa, or Namibia.

3.

And currently work in a professional capacity

Select Occupation Class 1 professions only, as shown in PPS Mutual's Quick Quote.

These occupations align closely with PPS's target risk pool and expertise in insuring professionals.

Associates

Associates may be insured by PPS Mutual but will not receive the Profit Share Benefit.

There are two ways to qualify as an associate:

1.

A member's immediate family

a. A spouse / de facto partner/ civil union partner of a member; or

b. A dependent child of a member (up to age 24 (inclusive)).

These associates can apply for cover at the same time as a member, or after a member has cover in place with PPS Mutual.

2.

Be a key business associate of a member

'Key business associate' means that the individual performs a senior role in the business and/or contributes to the business revenue.

Key business associates are required to apply for at least one business cover at the same time as a member to be eligible to join PPS Mutual as an associate.

Cover available for associates

For Income Protection Cover, Key Person Protector Cover, Waiver of Premium Cover or Total and Permanent Disablement Cover, an associate must meet the following work criteria:

- Their usual place of work must be an office or retail environment; and
- Their occupational duties involve no manual work or occasional light manual work.

Associates that do not meet the above criteria are only able to apply for Life Cover, Terminal Illness Cover or Trauma Cover.

Additional associates

Members of PPS Mutual can have multiple associates join PPS that meet the associate criteria above. Associates of associates are not eligible to join PPS Mutual.

Professional body pathway

Your client is a current member of a commercial, legal, industrial or medical professional body as listed below:

Commercial and legal

Accountant

- Full or Academic Member of the New Zealand Institute of Chartered Accountants; and/or
- Member (PhD Student/ Early Career Researcher/Retired Academic) of the Accounting & Finance Association of Australia and New Zealand

Actuary

- Fellow or Associate of the New Zealand Society of Actuaries or equivalent body

Lawyer, Judge

- Member of the New Zealand Law Society

Chartered Financial Analyst

- Regular Member of the Chartered Financial Analyst Society New Zealand

Information Technology Professional

- Former Member or Fellow of the IT Professionals New Zealand

Industrial

Architect

- Registered Architect (Architect or Academic Member) with the New Zealand Institute of Architects

Engineer

- Member, Chartered (CPEng) or Fellow of Engineering New Zealand

Quantity Surveyor

- Member (including registered, retired and Life) or Fellow of New Zealand Institute of Quantity Surveyors

Surveyor

- Full Member of the Surveyors Institute of New Zealand

Urban Planner

- Graduate, Intermediate or Full Member of the New Zealand Planning Institute

Medical

Audiologist

- Audiologist or Associate member of the New Zealand Audiological Society

Chiropractor

- Registered with the New Zealand Chiropractic Board

Dentist, Dental Specialist

- Registered with the Dental Council of New Zealand

Doctor, GP or Specialist

- Registered with the Medical Council of New Zealand

Medical Radiation Practitioner

- Registered MRI technologist, nuclear medicine technologist or sonographer with the Medical Radiation Technologist Board of New Zealand

Osteopath

- Registered with the Osteopathic Council of New Zealand

Optometrist, General or Specialist

- Registered with the Optometrists and Dispensing Opticians Board of New Zealand

Pharmacist

- Registered with the Pharmacy Council of New Zealand

Psychologist

- Registered with the New Zealand Psychologist Board

Physiotherapist

- Registered with the Physiotherapy Board of New Zealand

Speech–Language Therapist

- Member of the New Zealand Speech–Language Therapists' Association

Veterinarian, General or Specialist

- Registered with Veterinary Council of New Zealand