

Premium Review Periods	Minimum Entry Age	Maximum Entry Age	Expiry Age	Minimum Sum Insured	Maximum Sum Insured	Worldwide Cover	GST	90 Day Stand-down period applies only to:
<ul style="list-style-type: none"> <li>Yearly Stepped</li> </ul>	0	70	Life <small>(does not expire)</small>	\$1000	<b>\$3,000,000*</b> on Personal Protection Plan <b>\$5,000,000*</b> on Business Protection Plan (\$450,000* if under age 16) <small>*aggregated with Trauma Cover and Severe Trauma Cover</small>	Yes	Apply to premiums, claims and commissions	<ul style="list-style-type: none"> <li>Adult Insulin Dependant Diabetes Mellitus (Partial)</li> <li>Angioplasty</li> <li>Cancer</li> <li>Cardiac Defibrillator Insertion (Partial)</li> <li>Coronary Artery Surgery</li> <li>Diabetes</li> <li>Heart Attack</li> <li>Open Heart Surgery</li> <li>Pacemaker Insertion (Partial)</li> <li>Stroke</li> <li>Terminal Illness (Standalone only)</li> </ul> Partners Life commences Stand-down on receipt of the application (terms and conditions apply)

### Covered Conditions - pays full sum insured

Alzheimer's Disease <span style="color: green;">Ⓧ</span>	Coronary Artery Surgery <span style="color: red;">★</span>	Loss of Limb and Sight	Parkinson's Disease <span style="color: red;">●</span>
Angioplasty <span style="color: red;">★</span> <span style="color: green;">Ⓧ</span>	Creutzfeld-Jakob Disease (CJD)	Loss of Limb	Peripheral Neuropathy
Aortic Surgery	Deafness <span style="color: green;">Ⓧ</span>	Loss of Speech <span style="color: green;">Ⓧ</span>	Pneumonectomy
Aplastic Anaemia	Dementia <span style="color: green;">Ⓧ</span>	Major Burns	Primary Pulmonary Hypertension
Benign Brain Tumour <span style="color: green;">Ⓧ</span>	Diabetes <span style="color: red;">★</span>	Major Head Trauma	Severe Inflammatory Bowel Disease
Benign Spine Tumour <span style="color: green;">Ⓧ</span>	Encephalitis <span style="color: green;">Ⓧ</span>	Meningitis and/or Meningococcal Disease	Severe Rheumatoid Arthritis
Blindness <span style="color: green;">Ⓧ</span>	Heart Attack <span style="color: red;">★</span>	Motor Neurone Disease <span style="color: green;">Ⓧ</span>	Severe Lupus Erythematosus (SLE)
Cancer <span style="color: red;">★</span>	Heart Valve Replacement <span style="color: green;">Ⓧ</span>	Multiple Sclerosis <span style="color: green;">Ⓧ</span>	Stroke <span style="color: red;">★</span>
Cardiomyopathy <span style="color: green;">Ⓧ</span>	HIV – Medically Acquired	Muscular Dystrophy <span style="color: green;">Ⓧ</span>	Systemic Sclerosis <span style="color: green;">Ⓧ</span>
Chronic Kidney Failure <span style="color: green;">Ⓧ</span>	HIV – Occupationally Acquired	Open Heart Surgery <span style="color: red;">★</span>	Terminal Illness <span style="color: red;">★</span> (Standalone only)
Chronic Liver Failure <span style="color: green;">Ⓧ</span>	Intensive Care Treatment <span style="color: green;">Ⓧ</span>	Organ Transplant	
Chronic Lung Failure <span style="color: green;">Ⓧ</span>	Loss of Cognitive Function	Out of Hospital Cardiac Arrest	
Coma	Loss of Independent Existence	Paralysis (plegias)	

Ⓧ Relates to Diagnosis Benefit Conditions, below    ● Full payment on diagnosis    ★ 90 day stand down

#### Diagnosis Benefit Conditions

The conditions marked Ⓧ above also qualify for a Diagnosis Benefit of 25% of the sum insured up to a maximum of \$100,000

**Partial Payment Conditions - Pays Partial Payment Benefit of 25% of the sum insured (or Child's Moderate Trauma Benefit), up to a maximum of \$100,000 upon meeting the criteria of:**

Adult Insulin Dependant Diabetes Mellitus	Cardiac Defibrillator Insertion	Hydrocephalus	Pacemaker Insertion
Aneurysm *	Colostomy and/or Ileostomy	Minor Burns	Severe Osteoporosis

\* 90 day stand down

Base Benefits	Criteria	Benefit	Limitations or Conditions
<b>Child's Moderate Trauma Cover Benefit</b>	4 months old until 21st birthday automatically built into parent's Trauma Cover	<b>Maximum of \$50,000</b> \$12,500 for Diagnosis Benefit or Partial Payment	<ul style="list-style-type: none"> <li>Limit of one \$50,000 payment per child (even if the parents are covered under Trauma Cover, Moderate Trauma Cover, Severe Trauma Cover)</li> </ul> This benefit is paid in addition to the Moderate Trauma Cover sum insured
<b>Conversion of Child's Trauma Cover Benefit</b>	Must apply 90 days of the child's 21st birthday	<b>\$50,000</b> less any payments made under Diagnosis Benefit or Partial Payment Benefit	Child's Moderate Trauma Cover Benefit cannot have been paid for that child
<b>Financial and Legal Advice Benefit</b>	Once a claim has been paid	<b>Reimburses actual costs</b> for legal or financial advise in relation to the MTC claim paid	<b>Maximum of \$3,000</b> paid in addition to the sum insured, one payment per life assured
<b>Counselling Benefit</b>	Once a claim has been paid	<b>Reimburses actual costs</b> for counselling advice	<b>Maximum of \$2,500</b> paid in addition to the sum insured
<b>Return to Home Benefit</b>	Working overseas for minimum 3 months	<b>Reimburses actual costs</b>	<b>Maximum \$10,000</b> paid in addition to the sum insured
<b>Support Person Accommodation Benefit</b>	Out-of-residential region medical assessment or treatment, requiring a support person	<b>\$300</b> per day	<b>Maximum of 10 days</b> (\$3,000) paid in addition to the sum insured, one payment per life assured
<b>Support Person Transport Costs Benefit</b>	Out-of-residential region medical assessment or treatment, requiring a support person	<b>Reimburses actual costs</b>	One payment per life assured
<b>Newborn Child's Benefit</b>	Within 4 months of birth	25% of parents sum insured to a maximum of \$50,000	<ul style="list-style-type: none"> <li>Cover must be in force at least 12 months</li> <li>Limit of one Newborn Child's Benefit</li> </ul> This benefit is paid in addition to the Moderate Trauma Cover sum insured

**Newborn Child Covered Conditions Criteria**

Absence of Function of Limb	Deafness	Tetralogy of Fallot
Blindness	Spina Bifida	Transposition of Great Vessels

Base Benefits	Criteria	Benefit	Limitations or Conditions
<b>Special Events Increase Benefit</b>	<ul style="list-style-type: none"> <li>• Marriage or civil union</li> <li>• Divorce or legal separation</li> <li>• Full-time care of a dependant</li> <li>• Increasing a residential mortgage</li> <li>• Purchasing a residential property, residential investment property, vacation home or bare residential land</li> <li>• Child commencing full-time tertiary study</li> <li>• Birth or adoption</li> <li>• Salary increase</li> <li>• Increase in net business profits</li> <li>• Death or terminal illness of a spouse, de facto partner or civil union partner</li> <li>• Every 5th policy anniversary</li> </ul>	Increase the sum insured <b>without further assessment of health, occupation or pastimes</b>	<p><b>Maximum of \$300,000 per increase</b>, the actual increase in mortgage, or 5 times the annual salary increase</p> <ul style="list-style-type: none"> <li>• Must be requested within 180 days of event occurring, or 60 days after the next policy anniversary date</li> <li>• Expires at policy anniversary immediately preceding client's 60th birthday</li> <li>• Total of all increases limited to 100% of aggregated sum insured</li> <li>• Benefit unavailable if a Moderate Trauma Cover claim has or could have been made</li> <li>• Not available if undergoing investigations which may be an indication of the existence of a Trauma condition</li> </ul>
<b>Special Events Severe Trauma Cover Conversion Benefit</b>	Clients can convert provided they are not aware that their health is such that they may be able to make a claim against any Trauma covers at time of conversion	If a life event happens and client has not reached maximum allowable increase limit they may add Severe Trauma Cover instead of Moderate Trauma Cover	<ul style="list-style-type: none"> <li>• Future Insurability Option, Business Future Insurability Option, Life Cover Buy-Back Option and Severe Trauma Cover Buy-Back Option cannot be added</li> <li>• Not available if undergoing investigations which may be an indication of the existence of a Trauma condition</li> </ul>
<b>Conversion of Moderate Trauma Cover Standalone to Life Cover and Moderate Trauma Cover Accelerated Benefit</b>	Clients can convert provided they are not aware that their health is such that they may be able to make a claim against Life and Trauma covers at time of conversion	<p>Convert cover without medical underwriting</p> <p>Allows Standalone Moderate Trauma Cover to be converted to an equal amount of Life Cover and Moderate Trauma Cover Accelerated</p>	<ul style="list-style-type: none"> <li>• Conversion can only be exercised once per life assured</li> <li>• Only available after life assured's 10th birthday</li> <li>• Most recent acceptance terms will apply</li> <li>• Not available if a Life Cover or Moderate Trauma Cover claim has or could have been made</li> <li>• Not available if undergoing investigations which may be an indication of the existence of a Trauma condition</li> </ul>
<b>Conversion of Moderate Trauma Cover to Severe Trauma Cover Benefit</b>	Clients can convert provided they are not aware that their health is such that they may be able to make a claim against Trauma covers at time of conversion	<p>Convert cover without medical underwriting</p> <p>Can convert up to 200% of Moderate Trauma Cover to Severe Trauma Cover (maximum of \$500,000 of Moderate Trauma Cover can be converted)</p>	<ul style="list-style-type: none"> <li>• Conversion can only be exercised once per life assured</li> <li>• Any increase in sum insured can only be requested at the time of conversion</li> <li>• Not available if a Moderate Trauma Cover claim has or could have been made</li> <li>• Not available if undergoing investigations which may be an indication of the existence of a Trauma condition</li> </ul>

Options	Criteria	Benefit	Limitations or Conditions
<b>Future Insurability Option</b>	One option at each anniversary following the commencement date of the Future Insurability Option	Increase sum insured to a <b>maximum of 10% of original sum insured</b> per increase, <b>without further medical underwriting</b>	<ul style="list-style-type: none"> <li>Up to 2 options can be carried forward</li> <li>Option ceases after 10th anniversary date of the Future Insurability Option commencement date or the anniversary immediately prior to the client's 60th birthday</li> <li>Not available if a Moderate Trauma Cover claim has or could have been made</li> <li>Total of all increases is <b>100% of original sum insured</b></li> <li>Must be requested within one year of the policy anniversary</li> <li>Not available if undergoing investigations which may be an indication of the existence of a Trauma condition</li> </ul>
<b>Business Future Insurability Option</b>	Client's ownership interest in, or value to the business increases, or their personal liability increases	Increase the sum insured <b>5 times original sum insured, or \$5,000,000</b>	<ul style="list-style-type: none"> <li><b>Available from 6 months after policy issue date</b>, until the anniversary immediately prior to the client's 60th birthday</li> <li>Not available if a Moderate Trauma Cover claim has or could have been made</li> <li>Not available if undergoing investigations which may be an indication of the existence of a Trauma condition</li> <li>Total of all increases is <b>5 times original sum insured, or \$5,000,000</b></li> <li>Must be requested within 24 months of the date of the change in business circumstances</li> </ul>
<b>Moderate Trauma Cover Immediate Buy-Back Option</b>	If Moderate Trauma Cover is accelerated, sufficient Life Cover is required	After a claim, automatic buy-back of sum insured, partial payment benefit or the diagnosis benefit	<ul style="list-style-type: none"> <li>Bought back cover cannot be increased by Future Insurability, Business Future Insurability or Special Events</li> <li>Bought back cover permanently excludes any related claims</li> <li>Unrelated claims against the original claimed on condition is covered after 12 months, except for Cancer and Cardiovascular conditions which will be covered after 36 months</li> <li>Immediate Buy-Back expires after full sum insured has been bought back 3 times</li> <li>If Moderate Trauma cover is accelerated, sufficient Life Cover is required</li> </ul>
<b>Moderate Trauma Cover Deferred Buy-Back Option</b>	12 month stand-down period	One (1) year after the Moderate Trauma claim is paid, able to repurchase the total sum insured, the Diagnosis Benefit or the Partial Payment Benefit	<ul style="list-style-type: none"> <li>Bought back cover cannot be increased by inflation, future insurability or special events</li> <li>Bought back cover excludes the covered condition that gave rise to the claim, as well as any condition which results directly or indirectly from any complication of, or outcome of, or treatment for the excluded Covered Condition</li> </ul>
<b>Life Cover Buy-Back Option</b> <small>(Optional with Moderate Trauma Cover – Accelerated)</small>	<p>6 month survival period for the following covered conditions:</p> <ul style="list-style-type: none"> <li>Alzheimer's Disease</li> <li>Dementia</li> <li>Loss of Limb</li> <li>Multiple Sclerosis</li> <li>Parkinson's Disease</li> <li>Blindness</li> <li>Diabetes</li> <li>Loss of Limb and Sight</li> <li>Paralysis (plegias)</li> </ul> <p>Alternatively Life Cover can be bought back after 1 year following a claim</p>		<ul style="list-style-type: none"> <li>Can buy back a maximum of the Moderate Trauma Cover – Accelerated Sum Insured</li> </ul>

### 14 Day Survival Period

Life assured must survive 14 days after the diagnosis of the illness or injury. Days in ICU does count towards 14 days

### Exclusions

- Self-inflicted harm
- Harm caused by a parent, with regard to Child's Moderate Trauma Benefit
- Congenital conditions with regard to Child's Moderate Trauma Benefit
- Refusal to provide claims information or undergo requested examinations or tests

### Activities of Daily Living (ADL)

- Bathing and showering
- Dressing and undressing
- Eating and drinking
- Using the toilet to maintain personal hygiene
- Moving from place to place by walking, wheelchair or with the assistance of a walking aid

### Normal Domestic Duties (NDD)

- Cleaning of the home
- Shopping for the family's groceries
- Cooking of meals for the family
- Taking care of any dependent relatives
- Doing the family laundry