



CHUBB®

## Assurance Extra Continuous Trauma Benefit

### What is Trauma Cover?

Insurance that pays you a lump sum amount if you get a defined illness or condition for the first time.

### What is Continuous Trauma?

Continuous Trauma is an optional benefit under Trauma Cover. It provides the security of continued Trauma Cover for any future unrelated illnesses or conditions you may get. Having a Continuous Trauma benefit in place allows you to retain your Trauma Cover post-claim, providing continuous coverage of up to four times the Trauma Cover sum insured.

### Why should I choose it?

On-going improvements and advancements in modern medicine mean you have a greater chance of surviving a serious illness or condition. Serious illness or injury can strike unexpectedly, and sometimes it can happen more than once.

After experiencing an illness or condition for the first time, it becomes more difficult to buy additional insurance following your claim. We developed Continuous Trauma to provide you the option of ongoing protection, even after multiple claims, giving you peace of mind should the worst happen.

### What are the key benefits?

Continuous Trauma provides you:

#### 1. Ongoing protection

Cover automatically continues immediately after a claim for any unrelated Trauma condition, ensuring uninterrupted protection.

#### 2. Multiple claims on your Trauma Cover

You can make up to four Full Trauma Benefit claims, providing cover of up to four times the sum insured.

Note: Four Partial or Diagnosis Benefit claims are the equivalent of one Full Trauma Benefit claim.

## Claiming on your cover

If you claim on one of our 47 covered Trauma conditions, you can claim again for a different covered condition immediately, provided it isn't related to the first claim or from the same condition group as the condition you've already claimed on.

Additional claims made on the following conditions will be subject to stand-downs:

### Cardiovascular Trauma Conditions:

If you claim for one of the conditions in the cardiovascular list of conditions such as a heart attack, you can claim again for a condition in that list after 36 months.

### Cancer Trauma Conditions:

If you claim for cancer, you can claim again for another cancer after just 24 months.

### Any other covered condition that gave rise to a claim:

If you claim for any other covered condition, you can claim again for the same condition after 12 months. You can only claim once for Total and Permanent Disability, Loss of Independent Existence and Terminal Illness.

## What else do I need to know?

1. A maximum of four Full Trauma Benefit claims (or equivalent partial claims) can be paid.
2. You can claim again immediately, provided the claim isn't related to the first claim or from the same condition group as the condition you've already claimed on.
3. Additional claims made on cardiovascular, cancer or any other covered condition that gave rise to your initial claim will be subject to a stand-down period.
4. Four Partial or Diagnosis Benefit claims are the equivalent of one Full Trauma Benefit claim.
5. Once either a Full Trauma Benefit, Partial Benefit or Diagnosis Benefit has been paid, the Continuous Trauma Cover cannot be increased under the Life Events Benefit.
6. Guaranteed Insurability is not available if Continuous Trauma is on a policy.
7. Continuous Trauma expires after the full sum insured has been claimed four times.
8. If you choose Continuous Trauma on an accelerated Trauma Cover policy, your Trauma Cover is initially limited to no more than 25% of the Life Cover sum insured, so we can ensure you'll be able to claim up to four times the sum insured. Once the cover is in place, increasing or decreasing your Life Cover and Trauma Cover sums insured is allowed but may impact the number of claims that can be made. See your policy wording for more information.

## Some examples of how Continuous Trauma works

### On an unrelated Full Trauma Benefit Cancer claim:



Hannah is diagnosed with Breast Cancer.



Chubb Life pay Hannah a Full Trauma Benefit of 100% of her Trauma sum insured.



Hannah is then diagnosed with Ovarian Cancer, 30 months after her Breast Cancer claim.



Chubb Life pay Hannah another Full Trauma Benefit of 100% of her Trauma sum insured.

The second cancer is unrelated to the primary cancer and is outside of the 24 month stand down period for Cancer conditions. Under Continuous Trauma, Hannah still has the equivalent of two more Full Trauma Benefit sum insured payments.

### On a Full Trauma Benefit claim after a related Partial Benefit claim:



Tim requires an Angioplasty to correct a blockage of an artery.



Chubb Life pay Tim a Partial Benefit of 25% of his Trauma sum insured.



Tim then experiences a heart attack due to complications of the Angioplasty three months later.



Chubb Life pay the remaining 75% of the Full Trauma Benefit sum insured.

The Full Trauma Benefit heart attack claim is related to the Partial Benefit Angioplasty claim paid earlier. Chubb Life reduce the Full Trauma Benefit claim by the earlier related Partial Benefit claim and pay the remaining 75%. Under Continuous Trauma, Tim has the equivalent of three more Full Trauma Benefit sum insured payments.

## What conditions are covered?

Trauma Cover provides you with comprehensive cover for a number of illnesses and conditions as outlined in the table below. To make a claim, you need to meet the relevant criteria for the condition. The full criteria can be found in the terms and conditions of the Trauma Cover.

A Full Trauma Benefit, Partial Benefit or Diagnosis Benefit may be payable depending on the criteria met for the condition.

Full Trauma Benefit - covered conditions			Partial Benefit - covered conditions
Alzheimer's disease	Heart valve replacement	Organ transplant	Adult insulin dependent diabetes mellitus
Aortic surgery	HIV – medically acquired	Out of hospital cardiac arrest	Angioplasty*
Aplastic anaemia	HIV – occupationally acquired	Paralysis	Burns of limited extent
Benign brain tumour or spinal cord tumour	Intensive care treatment	Parkinson's disease	Carcinoma in situ*
Blindness+	Loss of hearing+	Pneumonectomy	Cardiac defibrillator insertion*
Cancer*	Loss of independent existence	Primary pulmonary hypertension	Cerebral aneurysm
Cardiomyopathy+	Loss of limb and sight	Severe cognitive impairment	Chronic lymphocytic leukaemia*
Chronic kidney (renal) failure+	Loss of limbs	Severe diabetes	Colostomy and/or ileostomy
Chronic liver failure+	Loss of speech+	Severe inflammatory bowel disease	Early stage malignant melanoma*
Coma	Major burns	Severe peripheral neuropathy	Heart valve replacement*
Coronary artery surgery*	Major head trauma	Stroke*	Hydrocephalus
Creutzfeldt-Jakob disease	Meningitis and/or meningococcal disease	Systemic lupus erythematosus (SLE) with lupus nephritis	Loss of limb
Dementia	Motor neurone disease	Systemic sclerosis+	Low grade prostate cancer*
Encephalitis	Multiple sclerosis+	Terminal illness* (standalone only)	Pacemaker insertion*
End Stage Chronic Lung Disease+	Muscular dystrophy	Triple vessel angioplasty*	Severe osteoporosis
Heart attack*	Open heart surgery		Severe rheumatoid arthritis
			<b>Optional condition</b>
			Total and permanent disability

\* No claim is payable where you suffer from, are diagnosed with, or have signs or symptoms of, the condition within 90 days immediately after we get your application for this cover.

+ If the Diagnosis Benefit Criteria for this condition is met for the first time, an early partial payment may be made.

## If you're still not sure, ask yourself.

If you experienced a serious illness or injury that resulted in a claim, would you want your protection to continue? If 'yes', then now's a good time to talk to your Financial Adviser.

### **Talk to your Financial Adviser**

Call us on 0508 464 999

Visit [chubblife.co.nz](https://chubblife.co.nz)

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#### **Important information**

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Chubb Life Insurance New Zealand Limited (Chubb Life)