

Comparison of Trauma Cover, Moderate Trauma Cover and Severe Trauma Cover condition definitions.

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 - Moderately severe definition
 - More severe definition
 - Not covered
 - Optional
- WPI** Whole Person Impairment
 - ADL** Activities of Daily Living
 - NYHA** New York Heart Association Functional Classification System
 - EDSS** Expanded Disability Status Score
 - NDD** Normal Domestic Duties

Diagnosis Benefit pays 25% of the sum insured up to a maximum of \$100,000

Covered Condition	Trauma Cover	Moderate Trauma Cover	Severe Trauma Cover
Advanced AIDS	Not specifically covered but considering the impairment requirements, payment under the TPD condition is likely. Payments may also be made under the HIV – Medically Acquired or HIV – Occupationally Acquired, conditions.	Not specifically covered. Payments may also be made under the HIV – Medically Acquired or HIV – Occupationally Acquired, conditions.	Advanced AIDS with severe complications.
Alzheimer's Disease	Unequivocal diagnosis of Alzheimer's Disease.	Alzheimer's Disease with accompanying progressive loss of cognitive abilities, diagnosed before age 65.	Alzheimer's Disease with progressive loss of cognitive abilities, requiring permanent supervision or permanent inability to perform at least 2 ADL, diagnosed before age 60.
<i>Diagnosis Benefit</i>	N/A - Full benefit paid on diagnosis.	Unequivocal diagnosis of Alzheimer's Disease before age 65.	No Diagnosis Benefit.
Angioplasty	Angioplasty involving at least three coronary arteries (within 60 days).	Same as Trauma Cover.	Not covered.
<i>Diagnosis Benefit</i>	Angioplasty involving one or two coronary arteries.	Angioplasty involving two coronary arteries.	
Aortic Surgery	Surgery to the aorta.	Same as Trauma Cover.	Not covered.
Aplastic Anaemia	Bone marrow disease resulting in anaemia, and requiring appropriate necessary (but not specified) treatment.	Bone marrow failure that requires at least one of the following: <ul style="list-style-type: none"> ● Marrow stimulating agents; or ● Bone marrow transplant; or ● Peripheral blood stem cell transplantation; or ● Blood product transfusions; or ● Immunosuppressive agents. 	Irreversible bone marrow failure that requires at least one of the following: <ul style="list-style-type: none"> ● Marrow stimulating agents; or ● Bone marrow transplant; or ● Peripheral blood stem cell transplantation; or ● Blood product transfusions; or ● Immunosuppressive agents.
Benign Brain Tumour	Non-cancerous tumour in the brain, cranial nerves or meninges resulting in: <ul style="list-style-type: none"> ● neurological damage; or ● requiring surgery. 	Same as Trauma Cover.	Not covered.
<i>Diagnosis Benefit</i>	Diagnosis of a non-cancerous tumour in the brain, cranial nerves or meninges	Same as Trauma Cover.	
Benign Spine Tumour	Non-cancerous tumour in the spine, spinal cord or spinal nerves causing permanent spinal damage.	Same as Trauma Cover.	Not covered.
<i>Diagnosis Benefit</i>	Non-cancerous tumour in the spine, spinal cord or spinal nerves require surgery irrespective of whether there is permanent damage.	Same as Trauma Cover.	

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Blindness	<ul style="list-style-type: none"> Visual acuity less than 6/36 in both eyes after correction; or A field of vision constricted to 20 degrees or less of arc; or a combination of visual defects resulting in the same degree of visual impairment as that occurring in either of the above; or Age Related Macular Degeneration with significant central vision loss before age 55; or Stargardts Disease before age 55; or Progressive loss of sight due to Glaucoma. 	<ul style="list-style-type: none"> Visual acuity less than 6/60 in both eyes after correction; or A field of vision constricted to 20 degrees or less of arc; or a combination of visual defects resulting in the same degree of visual impairment as that occurring in either of the above. 	Same as Moderate Trauma Cover.
<i>Diagnosis Benefit</i>	<ul style="list-style-type: none"> Loss of sight in one eye; or Loss of sight in both eyes likely to occur in 12 months; or Diagnosis of Macular Degeneration. 	<ul style="list-style-type: none"> Loss of sight in one eye; or Loss of sight in both eyes likely to occur in 12 months. 	No Diagnosis Benefit.
Cancer	Invasive cancers. Also, many early stage cancers, such as carcinoma-in-situ, requiring Major Treatment (Radical Surgery, chemotherapy, radiotherapy or immunotherapy).	Stage 2 or equivalent cancers.	Cancer considered stage/grade 4 or incurable stage/grade 3 cancer.
<i>Diagnosis Benefit</i>	Early stage carcinoma-in-situ and certain other early stage cancers excluded from the full payment definition.	No Diagnosis Benefit.	No Diagnosis Benefit.
Cardiomyopathy	Heart disease resulting in significant permanent physical impairment to at least Class 3 of the NYHA.	Same as Trauma Cover	Same as Trauma Cover.
<i>Diagnosis Benefit</i>	Unequivocal diagnosis of Cardiomyopathy.	Heart disease resulting in significant permanent physical impairment to at least Class 2 of the NYHA.	No Diagnosis Benefit.
Chronic Kidney Failure	End stage kidney disease requiring regular dialysis.	Same as Trauma Cover.	Same as Trauma Cover.
<i>Diagnosis Benefit</i>	Diagnosis of kidney disease.	Stage 3 chronic kidney failure.	No Diagnosis Benefit.
Chronic Liver Failure	End stage liver failure.	Same as Trauma Cover.	Same as Trauma Cover.
<i>Diagnosis Benefit</i>	Unequivocal diagnosis of chronic liver failure.	Same as Trauma Cover.	No Diagnosis Benefit.
Chronic Lung Failure	End stage lung disease requiring permanent supplementary oxygen.	Same as Trauma Cover.	Same as Trauma Cover.
<i>Diagnosis Benefit</i>	Diagnosis of chronic respiratory failure.	Same as Trauma Cover.	No Diagnosis Benefit.
Coma	In a coma and: <ul style="list-style-type: none"> on a ventilator for 3 days; or resulting in a Glasgow Coma Scale of 6 or less for 3 days. 	Same as Trauma Cover.	In a coma and: on a ventilator for at least 15 days; or in an ICU ward for at least 30 days.

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Coronary Artery Surgery	Coronary artery bypass surgery.	Same as Trauma Cover.	Not Covered.
Creutzfeldt-Jakob Disease	Diagnosed with CJD and requirement for permanent and continual medical supervision.	Same as Trauma Cover.	Same as Trauma Cover.
Deafness	Permanent loss of hearing in both ears of: <ul style="list-style-type: none"> 90 decibels across 0.5, 1, 2, 4 KHz frequencies (with and without hearing aid); or 90 decibels across all frequencies requiring Cochlear implant. 	Same as Trauma Cover.	Total and irreversible loss of all hearing in both ears which cannot be corrected medically or mechanically.
<i>Diagnosis Benefit</i>	Permanent loss of hearing in one ear or diagnosis that hearing in both ears is likely to be lost within 12 months.	Same as Trauma Cover.	No Diagnosis Benefit.
Dementia	Diagnosis of Dementia.	Dementia with significant cognitive impairment (mini-mental state examination, or equivalent thereof, to scores of 24 or less), diagnosed before age 65.	Dementia before age 60, with permanent supervision; or permanent inability to perform 2 ADL.
<i>Diagnosis Benefit</i>	N/A Full benefit paid on diagnosis.	Diagnosis of Dementia before age 65.	No Diagnosis Benefit.
Diabetes	Diabetes with at least 1 secondary complication such as vision loss, gangrene and kidney disease.	Diabetes with at least 2 of the listed complications.	Same as Moderate Trauma Cover.
Encephalitis	Inflammatory brain disease resulting in either: <ul style="list-style-type: none"> 25% WPI that is permanent; or permanent inability to perform 1 ADL. 	Same as Trauma Cover.	Same as Trauma Cover.
<i>Diagnosis Benefit</i>	Diagnosis of severe inflammatory disease of the brain.	Same as Trauma Cover.	No Diagnosis Benefit.
Heart Attack	Death of a portion of the heart muscle due to a lack of blood supply.	Death of a portion of heart muscle as evidenced by: <ul style="list-style-type: none"> typical rise and/or fall of cardiac biomarkers; and angiographic evidence of blockage of one of the following: <ul style="list-style-type: none"> – two (2) coronary arteries; or – left anterior descending artery (LAD); or – left main coronary artery. 	Severe Heart Attack resulting in permanent reduction of Heart function (left ventricular ejection fraction of less than 40%) whilst ongoing treatment for at least 6 months, and physical impairment and least Class 3 of the NYHA.
Heart Valve Replacement	Surgical replacement of at least one (1) heart valve (or two valves via intra-arterial procedure).	Replacement or repair of at least two (2) cardiac valves.	Not covered.
<i>Diagnosis Benefit</i>	Replacement of one valve.	Replacement of one valve.	
HIV – Medically Acquired	HIV contracted through medical procedure, such as a blood transfusion.	Same as Trauma Cover.	Not covered.

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HIV – Occupationally Acquired	HIV contracted during one's occupation.	Same as Trauma Cover.	Not covered.
Intensive Care Treatment	15 points or more scored - points are based on a severity criteria scale per time spent on life support or in ICU or HDU.	Same as Trauma Cover, but with a minimum score of 40 points.	Requires mechanical ventilations for 15 days or admission to intensive care for a minimum of 30 consecutive days.
<i>Diagnosis Benefit</i>	Score of between 10 and 14 points.	Score of between 25 and 39 points.	No Diagnosis Benefit.
Loss of Cognitive Function	Permanent cognitive impairment requiring: <ul style="list-style-type: none"> ● supervision for at least 4 hours per day; or ● mini-mental score of less than 20 out of 30. 	Same as Trauma Cover but without alternative mini-mental score measure.	Loss of cognitive function due to a permanent, irreversible damage to the brain resulting in: Disorientation in time and place; and mini-mental score of less than 20 out of 30 (or similar).
Loss of Independent Existence	Permanent inability to perform 25% WPI; or 2 ADL; or 3 NDD.	Same as Trauma Cover.	Same as Trauma Cover.
Loss of Limb and Sight	Permanent blindness in one eye, plus permanent loss of use of one hand or foot.	Same as Trauma Cover.	Same as Trauma Cover.
Loss of Limb	Permanent loss of use of one limb (Limb means hand or foot).	Same Trauma Cover.	Permanent loss of use of 2 or more limbs (limb means hand or foot).
Loss of Speech	Permanent loss of the ability to produce intelligible speech.	Same as Trauma Cover.	Permanent loss of the ability to produce intelligible speech. Excludes loss of speech related to any psychological cause.
<i>Diagnosis Benefit</i>	All speech is likely to be lost within 12 months.	Same Diagnosis Benefit as Trauma Cover.	No Diagnosis Benefit.
Major Burns	Full-thickness burns to: <ul style="list-style-type: none"> ● 20% of the body; or ● 25% of the face; or ● 50% of both hands. 	Same as Trauma Cover.	Same as Trauma Cover.
Major Head Trauma	Head injury causing brain damage resulting in either: <ul style="list-style-type: none"> ● Infarction of brain tissue or intracranial or subarachnoid haemorrhage, as evidenced by CT, MRI or equivalent scan; or ● 25% WPI that is permanent; or ● permanent inability to perform 1 ADL. 	Head injury causing brain damage resulting in either: <ul style="list-style-type: none"> ● Infarction of brain tissue or intracranial or subarachnoid haemorrhage, as evidenced by CT, MRI or equivalent scan, causing neurological damage lasting at least 3 months; or ● 25% WPI that is permanent; or ● permanent inability to perform 1 ADL. 	Head injury causing brain damage resulting in either: <ul style="list-style-type: none"> ● 25% WPI that is permanent; or ● permanent inability to perform 1 ADL.
Meningitis and/or Meningococcal Disease	Meningitis resulting in either: <ul style="list-style-type: none"> ● 25% WPI that is permanent; or ● permanent inability to perform 1 ADL. 	Same as Trauma Cover.	Same as Trauma Cover.

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Monoplegia, Paraplegia, Quadriplegia, Diplegia, Tetraplegia and Hemiplegia	Permanent loss of use of any one limb.	Same as Trauma Cover.	Loss of one limb not covered. Loss of two limbs is covered under Loss of Limbs condition definition.
Motor Neurone Disease	Diagnosis of Motor Neurone disease.	Motor Neurone disease resulting in: <ul style="list-style-type: none"> ● 25% WPI that is permanent; or ● permanent inability to perform 1 ADL. 	Same definition as Moderate Trauma Cover.
<i>Diagnosis Benefit</i>	N/A full benefit paid on diagnosis.	Diagnosis of Motor Neurone disease.	No Diagnosis Benefit.
Multiple Sclerosis	Diagnosis of Multiple Sclerosis.	Multiple Sclerosis resulting in: <ul style="list-style-type: none"> ● 25% WPI that is permanent; or ● permanent inability to perform 1 ADL; or ● 7.5 or above according to EDSS. 	Same definition as Moderate Trauma Cover.
<i>Diagnosis Benefit</i>	N/A full benefit paid on diagnosis.	Diagnosis of Multiple Sclerosis.	No Diagnosis Benefit.
Muscular Dystrophy	Diagnosis of Muscular Dystrophy.	Muscular Dystrophy resulting in: <ul style="list-style-type: none"> ● 25% WPI that is permanent; or ● permanent inability to perform 1 ADL. 	Same definition as Moderate Trauma Cover.
<i>Diagnosis Benefit</i>	N/A full benefit paid on diagnosis.	Diagnosis of Muscular Dystrophy.	No Diagnosis Benefit.
Open Heart Surgery	Undergoing open heart surgery.	Same as Trauma Cover.	Not covered.
Organ Transplant	On an Australian or NZ waiting list for, or has had an organ transplant (including part of the Liver or Small Bowel).	Same as Trauma Cover.	Same as Trauma Cover.
Out of Hospital Cardiac Arrest	Cardiac arrest – the heart stops – while not in hospital.	Same as Trauma Cover.	Not covered.
Parkinson's Disease	Parkinson's Disease with stiffness, shakes, or loss of voluntary muscle movement.	Same as Trauma Cover.	Parkinson's Disease, resulting in: <ul style="list-style-type: none"> ● 25% WPI that is permanent ; or ● permanent inability to perform 1 ADL.
Peripheral Neuropathy	Nerve damage resulting in either: <ul style="list-style-type: none"> ● 25% WPI that is permanent; or ● permanent inability to perform 1 ADL. 	Same as Trauma Cover.	Same as Trauma Cover but with an exclusion for drug/alcohol use.
Pneumonectomy	The removal of a diseased or damaged lung.	Same as Trauma Cover.	Not specifically covered but a benefit may be paid for transplant of a lung.

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Primary Pulmonary Hypertension	Enlarged heart due to high blood pressure in the pulmonary arteries.	Same as Trauma Cover.	Enlarged heart due to irreversibly high blood pressure in the pulmonary arteries – must reach a specific level of severity and include right ventricular dilation and hypertrophy.
Severe Congestive Cardiac Failure	Not specifically covered but a payment under the TPD condition is likely.	Not covered.	Heart unable to pump properly with signs of congestive heart failure. There must be at least 4 signs of congestive heart failure present.
Severe Inflammatory Bowel Disease	Crohn's disease or ulcerative colitis requiring: <ul style="list-style-type: none"> • surgical removal of the entire colon with or without removal of the rectum, or • long-term immunosuppression. 	Same as Trauma Cover.	Not covered.
Severe Peripheral Vascular Disease	Not specifically covered but a benefit will be paid for loss of a limb.	Not specifically covered but benefit will be paid for loss of a limb.	Restricted blood supply to the leg resulting in partial or full amputation.
Severe Rheumatoid Arthritis	Progressive severe rheumatoid arthritis unresponsive to at least 6 month treatment impacting at least 20 joints or 4 of the large joints (ankles, knees, hips, elbows, shoulders) and joint deformity.	Same as Trauma Cover but diagnosis must be made before age 65.	Not covered.
Stroke	<ul style="list-style-type: none"> • Suffering a stroke as evidenced on a scan; or • suffering a cerebrovascular event with permanent neurological damage and/or functional impairment. 	Suffering a stroke with neurological damage and functional impairment which lasts for at least three months following the occurrence of the stroke.	Suffering a serious stroke, resulting in: <ul style="list-style-type: none"> • 25% WPI that is permanent ; or • permanent inability to perform 1 ADL.
Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	Diagnosis of SLE according with renal changes of grade 3 to 5 of the WHO classification of lupus nephritis.	Same as Trauma Cover.	Not covered.
Systemic Sclerosis	Systemic sclerosis resulting in permanent inability to perform 1 ADL.	Same as Trauma Cover.	Same as Trauma Cover.
<i>Diagnosis Benefit</i>	Diagnosis of systemic sclerosis.	Same Diagnosis Benefit as Trauma Cover.	No Diagnosis Benefit.
Terminal Illness (Standalone cover only)	Diagnosed with a terminal illness and likely to die within 12 months.	Same as Trauma Cover.	Same as Trauma Cover.
Total and Permanent Disability Own Occupation (Occupation Classes 1-4)	Optional TPD as a covered condition can be added for extra premium, otherwise it is not specifically covered. However in many cases a claim would be payable under one of the other Covered Conditions.	Not Covered However in many cases a claim would be payable under one of the other Covered Conditions.	Optional TPD as a covered condition can be added for extra premium, otherwise it is not specifically covered. However in many cases a claim would be payable under one of the other Covered Conditions.

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Adult Insulin Dependent Diabetes Mellitus	Diagnosis of insulin dependent diabetes mellitus after age 30.	Same definition as Trauma Cover.	Not covered.
Aneurysm	An aortic or cerebral aneurysm.	Same definition as Trauma Cover.	Not covered.
Cardiac Defibrillator Insertion	Insertion of an implantable defibrillator.	Same definition as Trauma Cover.	Not covered.
Colostomy or Ileostomy	Creation of a permanent opening linking the colon or ileum to the external surface of the body.	Same definition as Trauma Cover.	Not covered.
Hydrocephalus	Accumulation of cerebrospinal fluid requiring the insertion of a shunt.	Same definition as Trauma Cover.	Not covered.
Minor Burns	Full thickness burns to a portion of the body, face or hands.	Same definition as Trauma Cover.	Not covered.
Pacemaker Insertion	Insertion of an artificial pacemaker.	Same definition as Trauma Cover.	Not covered.
Severe Osteoporosis	Severe Osteoporosis before age 50.	Same definition as Trauma Cover.	Not covered.