

Just the facts

Trauma Cover – Accelerated or Standalone

To provide a lump sum when a covered condition is suffered to help alleviate its financial impact by financing home modifications or specialist equipment, or creating an investment fund, among other things at your client's discretion.

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"> Yearly Stepped 5% Stepped, 10 Year Guaranteed Level to Age 65 Non Guaranteed Level to Age 70 Non Guaranteed Level to Age 80 Non Guaranteed (Accelerated only) 	0	70 (TPD excluded after age 62)	Life	\$1000	\$3,000,000* on Personal Protection Plan \$5,000,000* on Business Protection Plan (\$450,000* if under age 16) <small>*aggregated with Severe Trauma Cover</small>	Yes	Apply to premiums, claims and commissions	<ul style="list-style-type: none"> Angioplasty Cancer Coronary artery surgery Diabetes conditions Heart attack Open heart surgery Stroke Terminal Illness (Standalone only) Partners Life commences Stand-down on receipt of the application (terms and conditions apply)

Covered Conditions - pays full sum insured

Alzheimer's Disease ●	Coronary Artery Surgery ★	Loss of Limb and Sight	Parkinson's Disease ●
Angioplasty ★ ①	Creutzfeldt-Jakob Disease (CJD)	Loss of Limb	Peripheral Neuropathy
Aortic Surgery	Deafness ①	Loss of Speech ①	Pneumonectomy
Aplastic Anaemia	Dementia ●	Major Burns	Primary Pulmonary Hypertension
Benign Brain Tumour ①	Diabetes ★	Major Head Trauma	Severe Inflammatory Bowel Disease
Benign Spine Tumour ①	Encephalitis ①	Meningitis and/or Meningococcal Disease	Severe Rheumatoid Arthritis
Blindness ①	Heart Attack ★	Motor Neurone Disease ●	Stroke ★
Cancer ★ ①	Heart Valve Replacement ①	Multiple Sclerosis ●	Systemic Lupus Erythematosus (SLE)
Cardiomyopathy ①	HIV – Medically Acquired	Muscular Dystrophy ●	Systemic Sclerosis ①
Chronic Kidney Failure ①	HIV – Occupationally Acquired	Open Heart Surgery ★	Terminal Illness ★ (Standalone only)
Chronic Liver Failure ①	Intensive Care Treatment ①	Organ Transplant	TPD Covered Condition Option (Own occupation only)
Chronic Lung Failure ①	Loss of Cognitive Function	Out of Hospital Cardiac Arrest	
Coma	Loss of Independent Existence	Paralysis (plegias)	

① Relates to Diagnosis Benefit Conditions, below ● Full payment on diagnosis ★ 90 day stand down

Partial Payment Conditions - pays 25% of the sum insured up to a maximum of \$100,000 (or Child's Trauma Benefit of \$50,000), upon the diagnosis of:

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

Diagnosis Benefit Conditions

The conditions marked ① above also qualify for a Diagnosis Benefit of **25% of the sum insured up to a maximum of \$100,000**

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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 Trauma Benefit
- Congenital conditions with regard to Child's 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

Base Benefits	Criteria	Benefit	Limitations or Conditions
Child's Trauma Cover Benefit	4 months old until 21st birthday automatically built into parent's Trauma Cover	Maximum of \$50,000 \$12,500 for Diagnosis Benefit or Partial Payment	Limit of one Child Severe Trauma Cover Benefit or Child Trauma Cover Benefit or New Born Children's Benefit paid per child. This benefit is paid in addition to the Trauma Cover sum insured
Conversion of Child's Trauma Cover Benefit	Must apply within 90 days of one of the following events: <ul style="list-style-type: none"> • the child's 21st birthday • the date the parent or legal guardian has received a Trauma Cover claim payment • the date the parent or legal guardian has requested cancellation of their Trauma Cover 	\$50,000 less any payments made under partial payment or diagnosis benefit	Child's Trauma Cover Benefit cannot have been paid for that child
Financial and Legal Advice Benefit	Once a claim has been paid	Reimburses actual costs	Maximum of \$3,000 paid in addition to the sum insured, one payment per life assured
Return to Home Benefit	Working overseas for more than 3 consecutive months	Reimburses actual costs	Maximum \$10,000 paid in addition to the sum insured
Support Person Accommodation Benefit	Out-of-residential region medical assessment or treatment, requiring a support person	\$300 per day	Maximum of 10 days (\$3,000) paid in addition to the sum insured, one payment per life assured
Support Person Transport Costs Benefit	Out-of-residential region medical assessment or treatment, requiring a support person	Reimburses actual costs	One payment per life assured

Base Benefits	Criteria	Benefit	Limitations or Conditions
Special Events Increase Benefit	<ul style="list-style-type: none"> • Marriage or civil union • Divorce or legal separation • Full-time care of a dependant • Increasing a residential mortgage • Purchasing a residential property, residential investment property, vacation home or bare residential land • Child commencing full-time tertiary study • Birth or adoption • Salary increase • Increase in business profits • Death or terminal illness of a spouse, de facto partner or civil union partner • Every 5th policy anniversary 	Increase the sum insured without further assessment of health, occupation or pastimes	<p>Maximum of \$300,000 per increase, the actual increase in mortgage, or 5 times the annual salary increase</p> <ul style="list-style-type: none"> • Must be requested within 180 days of event occurring, or 60 days after the next policy anniversary date • Expires at policy anniversary immediately preceding client's 60th birthday • Total of all increases limited to 100% of aggregated sum insured • Option unavailable if a Trauma Cover claim has or could have been made • Not available if undergoing investigations which may be an indication of the existence of a Trauma condition
Special Events Severe Trauma Cover Conversion Benefit	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 Trauma Cover	<ul style="list-style-type: none"> • Future Insurability Option, Business Future Insurability Option, Life Cover Buy-Back Option and Severe Trauma Cover Buy-Back Option cannot be added • Not available if undergoing investigations which may be an indication of the existence of a Trauma condition
Conversion of Trauma Cover Standalone to Life Cover and Trauma Cover Accelerated Benefit	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	No medical underwriting required Allows Standalone Trauma Cover to be converted to an equal amount of Life Cover and Trauma Cover Accelerated	<ul style="list-style-type: none"> • Conversion can only be exercised once per life assured • Only available after life assured's 10th birthday • Most recent acceptance terms will apply • Not available if a Life Cover or Trauma Cover claim has or could have been made • Not available if undergoing investigations which may be an indication of the existence of a Trauma condition • Not available if premiums are being waived
Conversion of Trauma Cover to Severe Trauma Cover Benefit	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	Convert cover without medical underwriting Can convert up to 200% of Trauma Cover to Severe Trauma Cover (maximum of \$500,000 of Trauma Cover can be converted)	<ul style="list-style-type: none"> • Conversion can only be exercised once per life assured • Any increase in sum insured can only be requested at the time of conversion • Not available if a Trauma Cover claim has or could have been made
Conversion of Trauma Cover to Moderate Trauma Cover	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	Convert cover without medical underwriting Can convert up to 120% of Trauma Cover to Moderate Trauma Cover (maximum of \$500,000 of Trauma Cover can be converted)	<ul style="list-style-type: none"> • Not available if undergoing investigations which may be an indication of the existence of a Trauma condition • Not available if premiums are being waived • Not available if a Trauma Cover claim has or could have been made
Counselling Benefit	Once a claim has been paid	Reimburses actual costs for counselling advice	Maximum of \$2,500 paid in addition to the sum insured
Newborn Child's Benefit	Within 4 months of birth	25% of Parents Sum Insured to a maximum of \$50,000	<ul style="list-style-type: none"> • Cover must be in force at least 12 months • Limit of one Newborn Child's Benefit, Child's Severe Trauma Cover Benefit or Child's Trauma Cover Benefit paid per child. This is paid in addition to Trauma Cover sum insured

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

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Options	Criteria	Benefit	Limitations or Conditions
Total and Permanent Disability Covered Condition Option	Absent from their own occupation for 90 days due to an accident, illness or injury and unlikely to ever return to their pre-disability occupation.	Pays the full Trauma Cover sum insured.	<ul style="list-style-type: none">• Available for occ classes 1-4 only• Expires at age 65• Not available if incarcerated immediately prior to disability• Cannot be claimed more than once, following a buy-back under either the Trauma Cover Deferred Buy-Back Option or the Trauma Cover Immediate Buy-Back Option