

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 	0	70	Life (does not expire)	\$1000	\$3,000,000* on Personal Protection Plan \$5,000,000* on Business Protection Plan (\$450,000* if under age 16) <small>*aggregated with Trauma Cover and Severe Trauma Cover</small>	Yes	Applies to premiums, claims and commissions	<ul style="list-style-type: none"> Adult Insulin Dependant Diabetes Mellitus (Partial) Angioplasty Cancer 'Cardiac Defibrillator Insertion' (Partial) Coronary Artery Surgery Diabetes Heart Attack Open Heart Surgery 'Pacemaker Insertion' (Partial) Stroke Partners Life commences Stand-down on receipt of the application (terms and conditions apply)

Covered Conditions - pays full sum insured

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

(D) Relates to Diagnosis Benefit Conditions, below ● Full payment on diagnosis * 90 day stand down

Diagnosis Benefit Conditions

The conditions marked (D) 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
Child's Moderate 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	<ul style="list-style-type: none"> Limit of one \$50,000 payment per child (even if the parents are covered under Trauma Cover, Moderate Trauma Cover, Severe Trauma Cover) This benefit is paid in addition to the Moderate Trauma Cover sum insured
Conversion of Child's Trauma Cover Benefit	Must apply within 90 days of the child's 21st birthday	\$50,000 less any payments made under Diagnosis Benefit or Partial Payment Benefit	Child's Moderate Trauma Cover Benefit cannot have been paid for that child
Financial and Legal Advice Benefit	Once a claim has been paid	Reimburses actual costs for legal or financial advice in relation to the MTC claim paid	Maximum of \$3,000 paid in addition to the sum insured, one payment per life assured
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
Return to Home Benefit	Working overseas for minimum 3 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	<ul style="list-style-type: none"> 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
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 <p>This benefit is paid in addition to the Moderate Trauma Cover sum insured</p>

Newborn Child Covered Conditions Criteria

<ul style="list-style-type: none"> Absence of Function of Limb Blindness 	<ul style="list-style-type: none"> Deafness Spina Bifida 	<ul style="list-style-type: none"> Tetralogy of Fallot Transposition of Great Vessels
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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 net 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 • Benefit unavailable if a Moderate Trauma Cover claim has or could have been made
Special Events Severe Trauma Cover Conversion Benefit	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"> • Future Insurability Option, Business Future Insurability Option, Life Cover Buy-Back Option and Severe Trauma Cover Buy-Back Option cannot be added
Conversion of Moderate Trauma Cover Standalone to Life Cover and Moderate Trauma Cover Accelerated Benefit	Allows Standalone Moderate Trauma Cover to be converted to an equal amount of Life Cover and Moderate Trauma Cover Accelerated	Convert cover without medical underwriting	<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 Moderate Trauma Cover claim has or could have been made
Conversion of Moderate Trauma Cover to Severe Trauma Cover Benefit	Allows up to \$500,000 of Moderate Trauma Cover to be converted to Severe Trauma Cover	Convert cover without medical underwriting	<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 Moderate Trauma Cover claim has or could have been made

Just the facts

Moderate 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.

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Options	Criteria	Benefit	Limitations or Conditions
Future Insurability Option	One option at each of first 10 anniversaries	Increase sum insured to a maximum of 10% of original sum insured per increase, without further medical underwriting	<ul style="list-style-type: none"> Up to 2 options can be carried forward. Option ceases after 10th anniversary or the anniversary immediately prior to the client's 60th birthday. Not available if a Moderate 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
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 Moderate 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
Moderate Trauma Cover Buy-Back Option	12 month survival 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"> Bought back cover cannot be increased by Business Future Insurability, future insurability or special events 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 Depending on the Covered Condition claimed the premium may be reduced by up to 25%
Life Cover Buy-Back Option (Optional with Moderate Trauma Cover – Accelerated))	6 month survival period for the following covered conditions: <ul style="list-style-type: none"> Alzheimer's Disease Blindness Dementia Diabetes Loss of Limb Loss of Limb and Sight Multiple Sclerosis Paralysis (plegias) Parkinson's Disease Alternatively Life Cover can be bought back after 1 year following a claim		<ul style="list-style-type: none"> Can buy back a maximum of the Moderate Trauma Cover – Accelerated Sum Insured

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

This is a summary of Partners Life's Moderate Trauma Cover Accelerated or Standalone — Refer to the Partners Life Moderate Trauma Cover Accelerated or Standalone Protection Benefit Sheet for full details. All information correct as at 12 July 2021.

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