

Just the facts

Severe Trauma Cover – Accelerated or Standalone

To provide a lump sum when a covered condition is suffered, to help alleviate its financial impact by financing debt repayment, 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 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 Trauma Cover</small>	Yes	Apply to premiums, claims and commissions	<ul style="list-style-type: none"> Cancer Diabetes Heart Attack Stroke Partners Life commences Stand-down on receipt of the application (terms and conditions apply)

Covered Conditions - pays full sum insured

Alzheimer's Disease	^	Coma	^	Loss of Limbs	^
Advanced AIDS	•	Creutzfeld-Jakob Disease (CJD)		Loss of Speech	
Aplastic Anaemia		Deafness	^	Major Burns	
Blindness		Dementia	^	Major Head Trauma	
Cancer	**	Diabetes	*	Meningitis and/or Meningococcal Disease	
Cardiomyopathy		Encephalitis		Motor Neurone Disease	^
Chronic Kidney Failure		Heart Attack	**	Multiple Sclerosis	
Chronic Liver Failure		Intensive Care Treatment	^	Muscular Dystrophy	^
Chronic Lung Failure		Loss of Cognitive Function		Organ Transplant	
		Loss of Independent Existence		Paralysis (plegias)	^
		Loss of Limb and Sight			

TPD Covered Condition Option

Occupation class 1 to 4

Own occupation definition applies - Life assured suffers a condition that leaves them totally disabled and unlikely to ever return to their own occupation

Occupation class 5

Normal Domestic Duties definition applies - life assured is unable to perform 3 of the normal domestic duties without assistance

^ Conditions have more severe criteria than under Trauma Cover • Conditions are unique to Severe Trauma Cover * 90 day stand down

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 /Severe Trauma Cover on a child
- 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 Severe Trauma Cover Benefit	4 months old until 21st birthday automatically built into parent's Severe Trauma Cover	Combined maximum of \$50,000	Limit of one Child Severe Trauma Cover Benefit or Child Trauma Cover Benefit paid per child. This benefit is paid in addition to the Severe Trauma Cover sum insured
Conversion of Child's Trauma Cover Benefit	<ul style="list-style-type: none"> Must apply 90 days from one of the following events: the child's 21st birthday from the date the parent or legal guardian has received a Severe Trauma Cover claim payment from the date the parent or legal guardian has requested cancellation of their Severe Trauma Cover 	\$50,000 less any payments made under partial payment or diagnosis benefit	Child's Severe 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
Counselling Benefit	Once a claim has been paid	Reimburses actual costs	Maximum of \$2,500 paid in addition to the sum insured, one payment per life or dependent child. Counselling must be received within 12 months of claim being paid. Claim form and receipts must be provided within 12 months of the counselling being received
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	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
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 Severe Trauma Cover claim has or could have been made

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 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 or the anniversary immediately prior to the client's 60th birthday. Not available if a Severe Trauma Cover or 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 sum insured without assessment of health or pastimes	<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 Severe Trauma Cover or 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
Severe Trauma Cover Standalone/Accelerated Buy-Back Option	12 month survival period	-	<ul style="list-style-type: none"> Can buy back a maximum of the Standalone Severe Trauma Cover Written request must be received within 60 days after the 1 year anniversary of the date the Severe Trauma Cover Standalone was paid Cannot be increased by inflation, special events and future insurability 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 Severe Trauma)	6 month survival period after a claim has been paid for the following: <ul style="list-style-type: none"> Alzheimer's Disease or Blindness or Dementia or Diabetes or Loss of Limbs or Loss of Limb and Sight or Multiple Sclerosis or Paraplegia, Diplegia, Tetraplegia, Quadriplegia and Hemiplegia or Parkinson's Disease Alternatively Life Cover can be bought back after 1 year following the claim	-	<ul style="list-style-type: none"> Can buy back a maximum of the Severe Trauma Cover Accelerated Benefit Written request must be received within 60 days following the 6 month or 1 year period following the date the claim was paid