

Continuous Trauma Benefit



What's the Continuous Trauma benefit?

No one anticipates being struck down by serious illness or injury, let alone more than once. But it happens. It's usually following a claim that people come to appreciate how valuable it can be. This is often when they wish they had more cover just-in-case. That's why Asteron Life developed the Continuous Trauma benefit, which provides security of ongoing trauma cover, allowing for multiple claims.

How does it work?

The Continuous Trauma benefit boosts your trauma cover. It's an optional benefit that provides immediate reinstatement of your trauma cover for unrelated medical events immediately after any claim – with no stand-down or wait period.

It allows for two reinstatements which means you could claim your full Trauma Recovery Cover up to three times! This helps to avoid being left with no trauma cover once you've been seriously unwell. If it is offered, it normally excludes cover for any conditions related to previous claims.

This is where the Continuous Trauma benefit really steps up.

Three years after your claim, a new instance of the same or a related medical event will be covered again, provided it didn't occur until three years after your cover was reinstated, and it's not a recurrence, continuation or spread of the original condition.

The big three

Trauma Recovery covers 48 medical events, but the most common claims that can reoccur are for cancer, heart conditions and stroke. This is how Continuous Trauma could help:

Cancer is just one condition covered by Trauma Recovery. If you received a lump sum trauma payment for a cancer, after three years you'd be covered for a new claim – provided the cancer didn't occur until three years after your cover was reinstated, and it's not a recurrence, continuation or spread of the original cancer.

Heart and stroke conditions can often be related to each other. But with the Continuous Trauma benefit you can claim again after three years, it doesn't matter if they're related or not.

For example, if you suffered a heart attack, you could claim again for another heart attack or open heart surgery if it happened three or more years later. You could also claim for a stroke after three years even if the medical specialists said it was caused by your heart condition.

Other benefits of Continuous Trauma cover

There are a number of other benefits included in the Trauma Recovery Cover that will be automatically reinstated when you have Continuous Trauma benefit.

- **Early stage cancer.** If you're diagnosed with early stage cancer you'll receive an advance payment of part of your Trauma Recovery Cover. While early stage cancer may be less severe than more advanced cancer, you may still have lifestyle changes to make and treatment costs to cover.
- **Grief support.** We'll pay up to \$2,500 to you or a loved one for counselling from a professional counsellor.
- **Financial planning and Legal advice.** We'll pay up to \$2,500 for professional advice from an approved financial adviser or lawyer. This can help you plan the most effective way to use your money if you receive a trauma payment.
- **Overseas assist.** If you need to claim on your Trauma Recovery policy while you're overseas, we'll reimburse you \$10,000 for your travel costs back to New Zealand.
- **Early trauma** (if this optional benefit has been selected). We'll make a partial payment (the greater of \$10,000 or 20% of your total cover up to \$100,000) for an additional 21 conditions, such as Parkinson's or Multiple Sclerosis. This is in addition to the 48 conditions you're covered for with Trauma Recovery Cover. Have a look at your policy document for the full list of what you're covered for.
- **Total permanent disability** (if this optional benefit has been selected and if it hasn't been claimed on previously). We'll pay your Trauma Recovery sum insured if you become totally and permanently disabled due to an illness or injury.

Talk to your adviser about how to get Asteron Life Continuous Trauma benefit.

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