Partners Life Journey Plan

Just the facts Trauma Cover – Accelerated or Standalone

partners life

To provide a lump sum when a covered condition is suffered. It helps to alleviate the financial impact of that condition 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
• **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) *Aggregated with Moderate Trauma Cover and Severe Trauma Cover	Yes	Apply to premiums, claims and commissions

Covered Conditions - pays full sum insured

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

Conditions marked* will pay the full sum insured on diagnosis.
Conditions marked** require a 90 stand down period.
Partners Life commences Stand-down on receipt of the application (terms and conditions apply)

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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
Newborn Child's Benefit	Within 4 months of birth covered conditions: • Absence of Function of Limb • Blindness • Deafness • Spina Bifida • Spinal Muscular Atrophy • Tetralogy of Fallot • Transposition of Great Vessels	**25% of Parents Sum Insured** to a **maximum of $50,000**	• Cover must be in force at least 12 months • Limit of one Newborn Child's Benefit, Child's Moderate Trauma Cover 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
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's Moderate Trauma Cover Benefit or Child Severe Trauma Cover Benefit or Child Trauma Cover Benefit or Newborn 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: • 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**	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

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Base Benefits	Criteria	Benefit	Limitations or Conditions
Special Events Increase Benefit	• 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 • Co-signing a mortgage for a child, where the residential mortgage is for that child's primary residence • 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**	**Maximum of $300,000 per increase,** the actual increase in mortgage, or 5 times the annual salary increase • 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, Moderate Trauma or 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 • Claims within 180 days after increase are only payable if caused by an injury
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	• 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	• 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)	• 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)	• Conversion can only be exercised once per life assured • 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

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Options	Benefit	Limitations or Conditions
Diagnosis Benefit Option	Pays a portion of the Trauma Cover sum insured early on diagnosis, to provide support between the first diagnosis of the condition and the full payment criteria being reached. • Angioplasty** • Benign Brain Tumour • Benign Spine Tumour • Blindness • Cancer** • Cardiomyopathy • Chronic Kidney Failure • Chronic Liver Failure • Chronic Lung Failure • Deafness • Encephalitis • Heart Valve Replacement** • Loss of Speech • Systemic Sclerosis The balance of the payment is paid if and when the full payment criteria is reached.	Pays **25% of the sum insured** up to a **maximum of $100,000** or Pays **25% of the Child's Trauma Cover Benefit $12,500**
Partial Payment Benefit Option	Pays a portion of the Trauma Cover sum insured for the following conditions: • Adult Onset Insulin Dependent Diabetes Mellitus** • Aneurysm • Cardiac Defibrillator Insertion** • Colostomy and/or Ileostomy • Hydrocephalus • Minor Burns • Pacemaker Insertion** • Severe Inflammatory Bowel Disease • Severe Osteoporosis • Severe Rheumatoid Arthritis	**Pays 25% of the sum insured** up to a **maximum of $100,000** or **Pays 25% of the Child's Trauma Cover Benefit $12,500**

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.	• 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

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Options	Criteria	Benefit	Limitations or Conditions
Future Insurability Option	One option at each anniversary following the commencement date of the Future Insurability Option assessment of health, occupation or pastimes.	Increase sum insured by a **maximum of 10% of original sum insured** per increase, **without further assessment of health, occupation or pastimes.**	• 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**	• **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 Options	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	• 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	• Bought back cover cannot be increased by Future Insurability, Business 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
Life Cover Buy-Back Option (Optional with Accelerated Trauma)	6 month survival period for the following covered conditions: • 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 Alternatively Life Cover can be bought back after 1 year following a claim		• Can buy back a maximum of the trauma accelerated benefit