

partners life

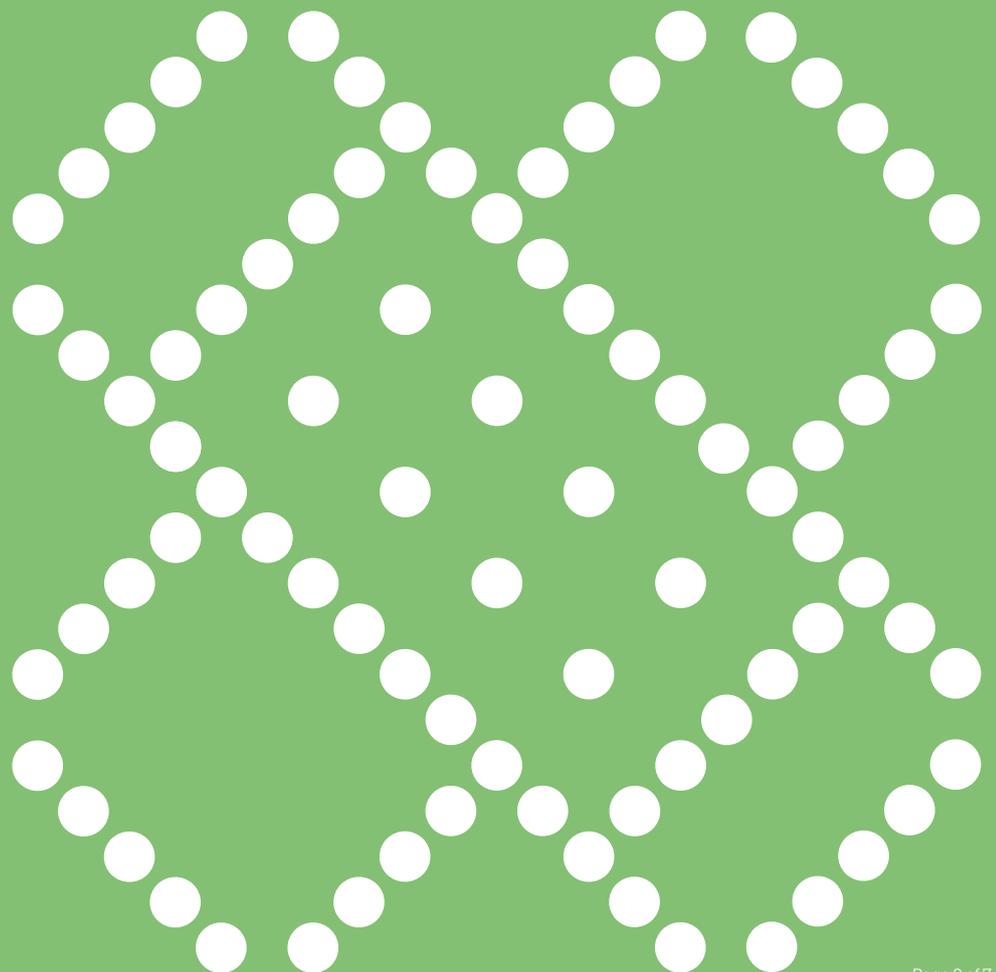
Protection that fits your life stage.

Partners
Life Journey Plan



Severe Trauma Cover

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Life Journey Plan



Severe Trauma Cover

Overview

Protect yourself and loved ones with Severe Trauma Cover that provides support for Covered Conditions when they become life-altering or life-threatening.

- Pays a lump sum for the most severe Covered Conditions – making this the most cost-effective type of trauma cover.
- Includes some conditions not included in Trauma Cover or Moderate Trauma Cover.
- Take time off work to recover, pay expenses or make alterations to your home – the money is yours to spend how you choose.
- Additional benefits to support you and your loved ones.
- Option to link your Trauma Cover to your Life Cover to reduce costs.

Protection that fits your life.

Your Severe Trauma Cover is designed to provide the cover you need today, and in the future – whatever life may bring.

You can choose from full cover that includes all the premium benefits Partners Life is known for. Or, if there are options you know you won't need, simply remove them to build your own customised cover.

Partners Life provides a range of insurance covers designed for specific needs that you can add* or remove from your plan when life changes – helping to keep you and your loved ones protected through your life journey.

Did you know?

You may be able to save costs by linking your Severe Trauma Cover to your Life Cover.

You can choose between Severe Trauma Cover Accelerated and Severe Trauma Cover Standalone. Both options provide the same benefits – the difference is the way your claims are paid. Severe Trauma Cover Accelerated can be a more cost-effective option because it links your Severe Trauma Cover to your Life Cover. This means if you claim under your Severe Trauma Cover, your Life Cover is reduced by the amount paid out. If you choose Severe Trauma Cover Standalone, this doesn't reduce any other cover you may have.

You may have the option to 'buy back' your cover after you suffer a covered condition.

Once you've claimed under your Severe Trauma Cover, you may want to reinstate your benefits to the original level of cover, in case you suffer another covered condition in future. This is called a 'buy back'.

There are several 'buy back' options available under Severe Trauma Cover. Each option has different terms. You can find a summary of those terms in this overview, or the full policy wordings in the Partners Life Journey Plan policy wordings.

What your cover provides

The following tables show the benefits available under Base Cover and Options.

- **Benefits:** These are the names of the benefits.

What it covers: This provides a summary of each benefit. Conditions, exclusions and limits apply. You can find the full details in our Partners Life Journey Plan policy wordings. Special conditions, exclusions and premium loadings may also be applied to your policy.

How it works: This shows the maximum amount (limit) we'll pay in one policy year for each person who is part of your policy ("life assured") if your claim is accepted by Partners Life.

*Changes to your plan may require underwriting.

Base Cover

Severe Trauma Cover provides the following standard benefits for every person insured (“life assured”) as part of your policy.

Benefits	What it covers	How it works
Covered Conditions	<p>Pays full sum insured for the following conditions. Those marked Δ are unique to Severe Trauma Cover and those marked $^\circ$ have a more severe definition than the same condition under Trauma Cover.</p> <ul style="list-style-type: none"> • Advanced AIDS Δ • Alzheimer’s Disease $^\circ$ • Aplastic Anaemia $^\circ$ • Blindness $^\circ$ • Cancer $^\circ$* • Cardiomyopathy • Chronic Kidney Failure • Chronic Liver Failure • Chronic Lung Failure • Coma $^\circ$ • Creutzfeldt-Jakob Disease (CJD) • Deafness $^\circ$ • Dementia $^\circ$ • Diabetes $^\circ$* • Encephalitis • Heart Attack $^\circ$* • Intensive Care Treatment $^\circ$ • Loss of Cognitive Function $^\circ$ • Loss of Independent Existence • Loss of Limb and Sight • Loss of Limbs • Loss of Speech $^\circ$ • Major Burns • Major Head Trauma $^\circ$ • Meningitis and/or Meningococcal Disease • Motor Neurone Disease $^\circ$ • Multiple Sclerosis $^\circ$ • Muscular Dystrophy $^\circ$ • Organ Transplant • Paraplegia, Quadriplegia, Diplegia, Tetraplegia and Hemiplegia $^\circ$ • Parkinson’s Disease $^\circ$ • Peripheral Neuropathy $^\circ$ • Primary Pulmonary Hypertension $^\circ$ • Severe Congestive Cardiac Failure Δ • Severe Peripheral Vascular Disease Δ • Stroke $^\circ$* • Systemic Sclerosis • Terminal Illness * (Standalone only) • Optional Covered Condition: Total and Permanent Disability (own occupation only) 	<p>Pays 100% of your sum insured.</p> <p>Conditions marked* require a 90 day stand down period. The stand down period starts from the time we receive your application.</p>
Child’s Severe Trauma Cover Benefit	<p>Provides a lump sum if your dependent child suffers a Covered Condition. This cover is available from four months old until their 21st birthday.</p>	<p>Pays up to \$50,000.</p>
Conversion of Child’s Severe Trauma Cover Benefit	<p>Your child’s Severe Trauma Cover can be converted to their own Severe Trauma Cover without medical assessment.</p>	<p>The application must be made within 90 days of either:</p> <ul style="list-style-type: none"> • your child’s 21st birthday • the date a Moderate Trauma claim is paid to you • the date you cancel your Moderate Trauma Cover.
Financial and Legal Advice Benefit	<p>Reimburses actual financial and legal costs to help manage the proceeds of a claim.</p>	<p>Pays up to \$3,000, in addition to the sum insured.</p>
Return to Home Benefit	<p>Reimburses actual transport costs for you and a support person when you suffer a Covered Condition after working or living overseas for more than three consecutive months and wish to return home.</p>	<p>Pays up to \$10,000, in addition to the sum insured.</p>
Support Person Accommodation Benefit	<p>Reimburses up to 10 days’ accommodation costs for your support person if you need recommended treatment outside of your residential region.</p>	<p>Pays \$300 per day up to \$3,000, in addition to the sum insured.</p>

Benefits	What it covers	How it works
Support Person Transport Costs Benefit	Reimburses transport costs for your support person if you need recommended treatment outside of your residential region.	Pays actual costs.
Counselling Benefit	Reimburses counselling services once a claim has been paid.	Pays actual costs up to \$2,500, in addition to the sum insured.
Special Events Increase Benefit	<p>You can increase your sum insured without further health assessment for the following special events:</p> <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 • 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 net business profits • Death or terminal illness of a spouse, de facto partner or civil union partner • Every fifth policy anniversary 	<p>Each increase is limited to the lesser of:</p> <ul style="list-style-type: none"> • \$300,000 per increase <p>or</p> <ul style="list-style-type: none"> • the actual increase in mortgage <p>or</p> <ul style="list-style-type: none"> • five times your annual salary increase or annual increase in net business profits, if applicable.
Guaranteed Wordings	No matter what changes we make to our policies in the future, we guarantee you'll hold onto your original benefits for as long as you have your policy.	
Guaranteed Future Upgrade of Benefits	Any future improvements to your existing cover will automatically be added to your policies.	

Options

The following Option can be added* to your Base Cover to provide comprehensive protection.

*Changes to your plan may require underwriting.

Benefits	What it covers	How it works
Total and Permanent Disability (TPD) Covered Condition Option	Pays the full Severe Trauma Cover sum insured when you are absent from your own occupation for 90 days due to an accident, illness or injury and unlikely to ever return to your pre-disability occupation. Available for occupation classes 1-4 only.	Pays 100% of the sum insured.
Future Insurability Option	Allows further increases to your sum insured without further assessment or the need for a special event.	You can increase your sum insured up to 10% of the original sum insured, every year on your policy anniversary, for up to 10 years.
Severe Trauma Cover Buy-Back Options	You can choose to buy back your Severe Trauma Cover after you have claimed for a Covered Condition. There are two options available: Severe Trauma Cover Immediate Buy-Back Option Automatically buys back your Severe Trauma Cover after you have suffered a Severe Trauma Covered Condition. Severe Trauma Cover Deferred Buy-Back Option Alternatively, you can add the Severe Trauma Cover Deferred Buy Back Option which enables you to buy back your Severe Trauma Cover 12 months after a claim has been paid. It's important to note that under the Buy-Back Options, previously claimed Covered Conditions may be permanently excluded and stand down periods may apply.	
Life Cover Buy-Back Option	You can buy back any Life Cover which is reduced by a Severe Trauma Cover Accelerated claim.	

Talk to your adviser today for help with the cover that's right for you.

This overview is a marketing document that highlights a number of the key features of Severe Trauma Cover. The full terms and conditions, benefits and exclusions that apply to those features and to the overall Partners Life Journey Plan are detailed in the Severe Trauma Cover Protection Benefit Sheet and Partners Life Journey Plan Policy Document available from your adviser. The availability of insurance cover is subject to your application being approved. Special conditions, exclusions and premium loadings may apply.

