

## 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.

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"> <li>Yearly Stepped</li> <li>5% Stepped, 10 Year Guaranteed</li> <li>Level to Age 65 Non Guaranteed</li> <li>Level to Age 70 Non Guaranteed</li> <li>Level to Age 80 Non Guaranteed (Accelerated only)</li> </ul>	0	70 (TPD excluded after age 62)	Life	<b>\$1,000</b>	<b>\$3,000,000*</b> on Personal Protection Plan <b>\$5,000,000*</b> on Business Protection Plan (\$450,000* if less than 16 years old) *aggregated with Severe Trauma Cover	Yes	Applies to premiums, claims and commissions	<ul style="list-style-type: none"> <li>Angioplasty</li> <li>Cancer</li> <li>Coronary artery surgery</li> <li>Diabetes conditions</li> <li>Heart attack</li> <li>Open heart surgery</li> <li>Stroke</li> </ul> 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 Independent Existence		Out of Hospital Cardiac Arrest	
Angioplasty*	(D)	Coronary Artery Surgery*		Loss of Limb and Sight		Paralysis (plegias)	
Aortic Surgery		Creutzfeld-Jakob Disease (CJD)		Loss of Limb	▲	Parkinson's Disease	▲
Aplastic Anaemia		Deafness	(D)	Loss of Speech	(D)	Peripheral Neuropathy	
Benign Brain Tumour	(D)	Dementia	(D)	Major Burns		Pneumonectomy	
Benign Spine Tumour	(D)	Diabetes*		Major Head Trauma		Primary Pulmonary Hypertension	
Blindness	(D)	Encephalitis	(D)	Meningitis and/or Meningococcal Disease		Severe Inflammatory Bowel Disease	
Cancer*	(D)	Heart Attack*		Motor Neurone Disease	▲	Stroke*	
Cardiomyopathy	(D)	Heart Valve Replacement	(D)	Multiple Sclerosis	(D)	Systemic Sclerosis	(D)
Chronic Kidney Failure	(D)	HIV – Medically Acquired		Muscular Dystrophy	▲	Terminal Illness (Standalone only)	
Chronic Liver Failure	(D)	HIV – Occupationally Acquired		Open Heart Surgery*		TPD - Own Occupation, Classes 1-4 (Converts to Class 5 at age 65)	
Chronic Lung Failure	(D)	Intensive Care Treatment		Organ Transplant		TPD - Class 5 Non Occupation	
(D) Relates to Diagnosis Benefit Conditions, below    ▲ Full payment on diagnosis    * 90 day stand down							

Partial Payment Conditions			
Pays <b>25% of the sum insured</b> (or <b>Child's Trauma Benefit</b> ), up to a maximum of <b>\$100,000</b> upon the diagnosis of:			
• Aneurysm	• Colostomy and/or Ileostomy	• Minor Burns	• Severe Osteoporosis
• Adult Insulin Dependant Diabetes Mellitus	• Hydrocephalus	• Severe Lupus Erythematosus (SLE)	• Severe Rheumatoid Arthritis

Diagnosis Benefit Conditions
The conditions marked (D) above also qualify for a Diagnosis Benefit of <b>25% of the sum insured up to a maximum of \$100,000</b>

14 Day Survival Period	Normal Domestic Duties (NDD)	Activities of Daily Living (ADL)	Exclusions
Life assured must survive 14 days after the diagnosis of the illness or injury. Days in ICU does count towards 14 days	<ul style="list-style-type: none"> <li>Cleaning of the home</li> <li>Cooking of meals for the family</li> <li>Doing the family laundry</li> <li>Shopping for the family's groceries</li> <li>Taking care of any dependant relatives</li> </ul>	<ul style="list-style-type: none"> <li>Bathing and showering</li> <li>Dressing and undressing</li> <li>Eating and drinking</li> <li>Using the toilet to maintain personal hygiene</li> <li>Moving from place to place by walking, wheelchair or with the assistance of a walking aid</li> </ul>	<ul style="list-style-type: none"> <li>Self-inflicted harm</li> <li>Harm caused by a parent, with regard to Child's Trauma Benefit</li> <li>Congenital conditions with regard to Child's Trauma Benefit</li> <li>Refusal to provide claims information or undergo requested examinations or tests</li> </ul>

  

Base Benefits	Criteria	Benefit	Limitations or Conditions
<b>Child's Trauma Cover Benefit</b>	4 months old until 21st birthday automatically built into parent's Trauma Cover	<b>Maximum of \$50,000</b> \$12,500 for Diagnosis Benefit or Partial Payment	Limit of one Child Severe Trauma Cover Benefit or Child Trauma Cover Benefit paid per child. This benefit is paid in addition to the Trauma Cover sum insured
<b>Conversion of Child's Trauma Cover Benefit</b>	Must apply 90 days from one of the following events: <ul style="list-style-type: none"> <li>the child's 21st birthday</li> <li>from the date the parent or legal guardian has received a Trauma Cover claim payment</li> <li>from the date the parent or legal guardian has requested cancellation of their Trauma Cover</li> </ul>	<b>\$50,000</b> less any payments made under partial payment or diagnosis benefit	Child's Trauma Cover Benefit cannot have been paid for that child
<b>Financial and Legal Advice Benefit</b>	Once a claim has been paid	<b>Reimburses actual costs</b>	<b>Maximum of \$2,500</b> paid in addition to the sum insured, one payment per life assured
<b>Return to Home Benefit</b>	Working overseas for minimum 3 months	<b>Reimburses actual costs</b>	<b>Maximum \$10,000</b> paid in addition to the sum insured
<b>Support Person Accommodation and Transport Costs Benefit</b>	Out-of-residential region medical assessment or treatment, requiring a support person	<b>\$300</b> per day	<b>Maximum of 10 days</b> (\$3,000) paid in addition to the sum insured, one payment per life assured
<b>Special Events Increase Benefit</b>	<ul style="list-style-type: none"> <li>Marriage or civil union</li> <li>Divorce or legal separation</li> <li>Full-time care of a dependant</li> <li>Increasing a residential mortgage</li> <li>Purchasing a residential property, residential investment property, vacation home or bare residential land</li> <li>Child commencing full-time tertiary study</li> <li>Birth or adoption</li> <li>Salary increase</li> <li>Death or terminal illness of a spouse, de facto partner or civil union partner</li> <li>Every 5th policy anniversary</li> </ul>	Increase the sum insured <b>without further medical underwriting</b>	<b>Maximum of \$300,000</b> per increase, the actual increase in mortgage, or 5 times the annual salary increase <ul style="list-style-type: none"> <li>Must be requested within 180 days of event occurring, or 60 days after the next policy anniversary date</li> <li>Expires at policy anniversary immediately preceding client's 60th birthday</li> <li>Total of all increases limited to 75% of aggregated sum insured</li> <li>Option unavailable if a Trauma Cover claim has or could have been made</li> </ul>
<b>Special Events Severe Trauma Cover Conversion Benefit</b>	If a life event happens and client has not reached maximum allowable increase limit they may add Severe Trauma Cover instead of Trauma Cover.		<ul style="list-style-type: none"> <li>Future Insurability Option, Business Future Insurability Option, Life Cover Buy-Back Option and Severe Trauma Cover Buy-Back Option cannot be added</li> </ul>

This is a summary of Partners Life's Trauma Cover Accelerated or Standalone — Refer to the Partners Life Trauma Cover Accelerated or Standalone Protection Benefit Sheet for full details. All information correct as at 5th December 2018.

Base Benefits	Criteria	Benefit	Limitations or Conditions
<b>Conversion of Trauma Cover Standalone to Life Cover and Trauma Cover Accelerated Benefit</b>	Allows Standalone Trauma Cover to be converted to an equal amount of Life Cover and Trauma Cover Accelerated	No medical underwriting required	<ul style="list-style-type: none"> <li>• Conversion can only be exercised once per life assured</li> <li>• Only available after life assured's 10th birthday</li> <li>• Most recent acceptance terms will apply</li> <li>• Not available if a Life Cover or Trauma Cover claim has or could have been made</li> </ul>
<b>Conversion of Trauma Cover to Severe Trauma Cover Benefit</b>	Allows up to \$500,000 of Trauma Cover to be converted to Severe Trauma Cover	Convert cover without medical underwriting	<ul style="list-style-type: none"> <li>• Conversion can only be exercised once per life assured</li> <li>• Any increase in sum insured can only be requested at the time of conversion</li> <li>• Not available if a Trauma Cover claim has or could have been made</li> </ul>

Options	Criteria	Benefit	Limitations or Conditions
<b>Future Insurability Option</b>	One option at each of <b>first 10 anniversaries</b>	Increase sum insured to a <b>maximum of 10% of original sum insured</b> per increase, <b>without further medical underwriting</b>	<ul style="list-style-type: none"> <li>• Up to 2 options can be carried forward.</li> <li>• Option ceases after 10th anniversary or the anniversary immediately prior to the client's 60th birthday.</li> <li>• Not available if a Trauma Cover claim has or could have been made.</li> <li>• Total of all increases is <b>100% of original sum insured</b></li> <li>• Must be requested within one year of the policy anniversary</li> </ul>
<b>Business Future Insurability Option</b>	Client's ownership interest in, or value to the business increases, or their personal liability increases	-	<ul style="list-style-type: none"> <li>• <b>Available from 6 months after policy issue date</b>, until the anniversary immediately prior to the client's 60th birthday.</li> <li>• Not available if a Trauma Cover claim has or could have been made.</li> <li>• Total of all increases is <b>5 times original sum insured, or \$5,000,000</b>.</li> <li>• Must be requested within 24 months of the date of the change in business circumstances</li> </ul>
<b>Trauma Cover Buy-Back Option</b>	12 month survival 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	<ul style="list-style-type: none"> <li>• Bought back cover cannot be increased by Inflation, future insurability or special events, and excludes the covered condition that gave rise to the claim, as well as any other related covered conditions</li> </ul>
<b>Life Cover Buy-Back Option</b> (Optional with Accelerated Trauma)	6 month survival period for the following covered conditions: <ul style="list-style-type: none"> <li>• Alzheimer's Disease</li> <li>• Blindness</li> <li>• Diabetes</li> <li>• Loss of Limbs</li> <li>• Open Heart Surgery</li> <li>• Parkinson's Disease</li> </ul> For any other covered condition Life Cover can be bought back after 1 year following a claim	<ul style="list-style-type: none"> <li>• Dementia</li> <li>• Deafness</li> <li>• Loss of Limb and Sight</li> <li>• Multiple Sclerosis</li> <li>• Paralysis (plegias)</li> </ul>	<ul style="list-style-type: none"> <li>• Can buy back a maximum of the trauma accelerated benefit</li> </ul>