

TRAUMA COVER

The diagnosis of cancer, heart attack or stroke can have a huge emotional impact on a person and their family. But are you aware of the financial impact? Treatment, medication and rehabilitation expenses combined with the reduced capacity or inability to earn an income can mean that you're not just fighting for your life, but fighting for financial survival too. You can protect yourself against the financial impact. How? With CommInsure's Trauma Cover.

What is Trauma Cover?

Trauma Cover pays a one-off lump sum of up to \$2 million if you are diagnosed with any one of our defined medical conditions, regardless of whether you are prevented from working or not.

You can choose Trauma Cover as a stand-alone policy, or combine it with a Life Care and/or TPD policy. The minimum Trauma Cover you can purchase is \$10,000. Trauma Cover is only available outside of superannuation.

Trauma Plus Cover

This can be added on top of Trauma Cover and provides for an additional fifteen trauma conditions.

Child Cover

CommInsure's Child Cover Option pays out a lump sum of up to \$250,000 if serious illness or injury were to happen to your child. Importantly, you decide how you spend the lump sum payment.

Who needs Trauma Cover?

You should consider Trauma Cover if you:

- ◆ have a family or dependants
- ◆ have a mortgage or other debt
- ◆ would need money to live on if you couldn't work again
- ◆ don't have savings to cover unexpected expenses, for example: medical bills
- ◆ have a business or business partners, are self-employed, a company director or key employee.

What is covered?

Trauma cover conditions have specific meanings and a benefit is only payable if you meet the precise meaning of the definition as set out in the CommInsure Protection Product Disclosure Statement (PDS) and Policy. Some exclusions also apply. The list of conditions referred to below is only a summary and you must read the whole of the CommInsure Protection PDS and Policy at www.commbank.com.au/personal/insurance/brochures-forms

Cancer and tumours

- ◆ benign brain tumour
- ◆ benign brain tumour of limited extent*
- ◆ cancer
- ◆ early-stage breast cancer*
- ◆ early-stage cancer of the vulva or perineum
- ◆ early-stage prostate cancer*
- ◆ early-stage melanoma*

Heart and vessels

- ◆ cardiomyopathy
- ◆ coronary artery angioplasty*
- ◆ coronary artery angioplasty – triple vessel
- ◆ coronary artery disease requiring bypass surgery
- ◆ heart attack

- ◆ open heart surgery
- ◆ out of hospital cardiac arrest
- ◆ primary pulmonary hypertension
- ◆ repair and replacement of a heart valve
- ◆ stroke
- ◆ surgery of the aorta

Brain and nerves

- ◆ bacterial meningitis
- ◆ coma
- ◆ dementia and Alzheimer's disease
- ◆ diplegia
- ◆ encephalitis
- ◆ hemiplegia
- ◆ major head trauma
- ◆ motor neurone disease
- ◆ muscular dystrophy
- ◆ multiple sclerosis with impairment
- ◆ multiple sclerosis of limited extent*
- ◆ paraplegia
- ◆ Parkinson's disease with impairment
- ◆ quadriplegia
- ◆ tetraplegia

Kidneys

- ◆ chronic kidney failure

Digestive system

- ◆ chronic liver disease

Respiratory

- ◆ chronic lung disease
- ◆ pneumonectomy

Ear, nose and throat

- ◆ loss of hearing
- ◆ loss of speech

Eye

- ◆ blindness

Musculoskeletal

- ◆ loss of limbs or sight*
- ◆ loss of one hand or one foot*
- ◆ severe rheumatoid arthritis

Endocrine system

- ◆ advanced diabetes mellitus



Blood

- ◆ aplastic anaemia
- ◆ medically acquired HIV
- ◆ meningococcal disease
- ◆ occupationally acquired hepatitis B or C
- ◆ occupationally acquired HIV

Other

- ◆ critical care*
- ◆ loss of independent existence
- ◆ major organ or bone marrow transplant
- ◆ serious injury*
- ◆ severe burns

Additional Conditions covered under Trauma Plus Cover

Cancer and tumours

- ◆ early-stage cancer of the cervix uteri*
- ◆ early-stage cancer of the vagina*
- ◆ early-stage chronic lymphocytic leukaemia*
- ◆ early-stage cancer of the fallopian tubes*
- ◆ early-stage melanoma*
- ◆ early-stage ovarian cancer*
- ◆ early-stage penile cancer*
- ◆ surgical removal of a hydatidiform mole*

Brain and nerves

- ◆ Parkinson's disease*

Ear, nose and throat

- ◆ partial loss of hearing*

Eye

- ◆ partial blindness*

Musculoskeletal

- ◆ severe osteoporosis*

Digestive system

- ◆ severe Crohn's disease*
- ◆ severe ulcerative colitis*

Endocrine system

- ◆ diabetes mellitus complications*

*Partial Trauma Cover benefit paid

Surely it won't happen to me?

Let's hope not, but did you know:

- ◆ Overall, men have a 40 per cent risk of suffering a traumatic illness between the ages of 30-64, and 25 per cent for women.¹
- ◆ By age 75, an estimated one in three men and one in four women will develop cancer.²

Take Brian for example, an accountant, 48 years old and married with two teenage children. He had put in place a financial plan with his financial adviser which included Trauma Cover.

Just as well for him and his family that he did because one evening he had to be rushed to hospital and was later diagnosed as having had a type of stroke which is covered by Trauma Cover. CommInsure paid Brian's \$627,000 Trauma benefit which helped cover his hospital costs and other ongoing medical expenses, including intensive rehabilitation to improve his physical and cognitive functioning.

The benefits of Trauma Cover

Trauma Cover benefit	A full or partial benefit if you are diagnosed with a specified trauma condition
Loyalty Bonus benefit	Once cover is held for five years, automatically increases payment of the Trauma Cover benefit by 5%, at no extra cost
Severe Hardship Booster benefit	Doubles the lump sum we pay you if you're diagnosed with certain serious trauma conditions
Trauma Buy Back benefit	Automatically reinstates Trauma Cover 12 months after a trauma claim is paid
Financial Planning benefit	Up to \$5,000 to help cover the costs of financial advice
Accommodation benefit	Helps cover the accommodation costs of an immediate family member who needs to stay nearby if due to a trauma you are confined to bed a long way from home
Automatic indexation	Automatically increases Trauma Cover each year to help keep pace with inflation
Interim accident cover	Provides free interim accident cover for up to 90 days while we consider your application.

Optional extra benefits available are Evidence of Severity, Trauma Plus Cover, Trauma Buy Back Plus, Plan Protection, Guaranteed Insurability (personal events), Guaranteed Insurability (business events), Business Safe Cover and Child Cover.

Need more information?

- ◆ Your financial adviser can show you whether Trauma Cover is right for you and how much you would need.
- ◆ Call **13 1056** from 8 am to 8 pm (Sydney time), Monday to Friday.

1 Gen Re Australia 2009. Australian Critical Illness Survey 2008: a study of claims experience in 2001 to 2005.

2 Australian Institute of Health and Welfare 2010, Australia's Health 2010.

Important information

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