



Protection when you may need it the most



Trauma insurance

With the advancement of medical science, we are now living longer and we are surviving illnesses and traumatic events that would have once resulted in an early death.

This is great news! However, it is also important to consider your quality of life if you have been diagnosed with a serious illness.

Consider this...

You have a son aged 8 and a \$200,000 mortgage. You work full-time as does your partner.

Then...you are diagnosed with cancer and are unable to work while you receive extensive treatment. Your partner reduces work hours to care for you and it is not long before you have used your sick leave.

How would you cope financially?

- Would you have enough savings to cover all of your out of pocket medical expenses? Or access the best medical treatment?
- Would your combined reduced income meet the mortgage repayments as well as the daily living expenses?
- What about funding the additional childcare needed while you receive treatment and are unable to care for your son?

How can trauma insurance help?

Trauma insurance provides a lump sum benefit upon the diagnosis of a specified medical condition. There are a number of medical conditions covered under most trauma insurance policies, however the most common conditions claimed for are: cancer; heart attack; stroke and coronary related illnesses.

Holding adequate trauma insurance can give you peace of mind, knowing that if you are ever in this situation, there will be funds available to meet your financial needs which will allow you to focus on your recovery rather than the bills.

The funds could be used to:

- access the best medical treatment for your condition which may be overseas
- cover rehabilitation costs
- reduce the mortgage or other outstanding debts to a more manageable level
- help replace lost income if you need to take time off to care for family members or simply top up an income protection benefit

Why choose ClearView LifeSolutions Trauma Cover?

Flexibility in the way you structure your cover. You may hold Trauma Cover as a stand alone policy or link it with Life Cover, which may be a more cost effective solution.

Where you do choose linked cover, you are able to hold the Life Cover in super and the Trauma Cover outside super. Two different owners but priced like one linked policy – this is what we refer to as flexi linking.

Worldwide cover means you are fully covered, 24 hours per day anywhere in the world.

Guaranteed upgrade of benefits means we will automatically pass on any future enhancements to your policy provided they do not result in an increase in your premium.

Guaranteed renewable means we guarantee to renew your Life Cover each year up until the policy expiry, so long as you continue to pay your premiums when due. We cannot cancel your cover, or increase your individual premiums because of any change in your health, occupation or pastimes.

A range of built in benefits are included as well as a selection of extra cost options which will allow you to tailor your Trauma Cover to your specific needs.

Built in benefits at no extra cost	Extra cost options
Indexation Benefit – cover will be indexed each year to ensure your benefit amount maintains real value	Trauma Plus Option – provides cover for an extra 13 events and includes a range of partial benefits
Trauma Cover Reinstatement Benefit – cover reinstated 12 months after a trauma claim	Disability Premium Waiver Option – premiums waived if you are totally disabled for 3 months or more
Death Benefit - \$10,000 if you have stand alone cover and no trauma benefit is payable	Accelerated Life Cover Buy Back Option – where Trauma Cover is linked to Life Cover
Life Cover Buy Back Benefit – where Trauma Cover is linked to Life Cover, the Life Cover benefit amount will be reinstated 12 months after a TPD or Trauma benefit is paid	Business Guarantee Option – increase benefit amount by up to 3 times the original benefit without medical underwriting
Future Increase Benefit – the ability to increase your benefit amount without medical underwriting	Child Cover Option - up to \$200,000 if your child suffers a specified trauma condition, terminal illness or death
Blood Borne Diseases Benefit – medical professionals are covered for occupationally acquired Hepatitis B & C	
Accommodation Benefit – up to \$250 per day for up to 30 days to help cover the cost of a family member to be with you if you are confined to bed	
Financial Advice Benefit – we will reimburse up to \$2,000 for the cost of seeing a financial adviser as a result of a claim	
Suspending Cover Benefit - put your cover on hold for up to 12 months	
Premium Freeze Benefit – benefit amount will decrease each year with age and premium will remain fixed	

For more information or to make an appointment with us today, call 07 5537 3733.

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Information current as at June 2013.

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