

AMP Lifetrack Trauma Cover

Product Card

There when you need it.

It's a harsh reality that a major illness or injury can strike any one of us, any time. The cost of recovery could have a huge impact on your financial stability. And that's the last thing you should have to worry about at such a stressful time.

With AMP Lifetrack Trauma Cover, you can receive a lump sum full benefit payment to help you cope financially should the unexpected happen.

Key advantages of AMP Lifetrack Trauma Cover

Providing financial protection, when you need it the most

If you suffer a major illness or injury, we can pay you a lump sum full benefit payment to help you maintain your standard of living while you recover.

Even better, you can use this lump sum payment for anything you choose. You may use it to help cover your regular expenses and meet your financial commitments while you're unable to work.

You can also use it for any treatments that may assist with your recovery, and anything else you may need such as home help or renovations that may need to be made to your home.

Personalisation to your business

If you're a business owner, you can select to have business specific insurance, issued as a Businesstrack policy. This means your Policy and all correspondence will include reference to your business and will help differentiate between your business and personal insurance needs.

More choice.

AMP Lifetrack Trauma Cover provides a comprehensive range of benefits, options and features to ensure you receive the most appropriate cover to suit your individual needs.

AMP Lifetrack Trauma Cover at a glance

- **Lump Sum payment:** If you suffer one of 43 major health conditions including cancer, heart attack or stroke, you can receive a lump sum full benefit payment.
- **Lifetrack Trauma Plus Option:** This Option can be added to Lifetrack Trauma Cover and provides greater coverage, including an additional 24 trauma conditions.
- **Linked Cover Option:** You can choose to link your AMP Lifetrack Trauma Cover with AMP Lifetrack Life Cover.
- **Lifetrack Life Cover Buy Back Option:** Provides the ability to reinstate your Lifetrack Life Cover 12 months (or 6 months for some conditions) after a linked AMP Trauma Cover claim payment.
- **Lifetrack Trauma Cover Buy Back Option:** Provides the ability to reinstate your Lifetrack Trauma Cover 12 months after an AMP Lifetrack Trauma Cover claim payment, without the need to provide additional health evidence.

- **Special Events Increase Feature:** Upon certain personal life events (i.e. the birth of a child, marriage or buying a home) you can increase your AMP Lifetrack Trauma Cover to keep pace with changing needs, without the need to provide health evidence. This feature is automatically included in Lifetrack Trauma Cover.

How much cover should I have?

It's entirely up to you. What you protect depends on the lifestyle you and your loved ones enjoy. It's important to talk to your Adviser to ensure you have the most suitable cover for your financial protection needs now – and in the future.

When can I make a claim?

An AMP Lifetrack Trauma Cover claim can be made if you suffer from any of the specified health conditions. A Qualifying Period applies for certain conditions, which, if they occur in the Qualifying Period, will not be covered.

For full terms and conditions applying to AMP Lifetrack Trauma Cover, please refer to the AMP Lifetrack Policy, which is available through your Adviser or AMP.

AMP Lifetrack Trauma Cover conditions

The conditions covered under Lifetrack Trauma Cover are as follows:

Heart disorders

Aortic Surgery
 Cardiomyopathy
 Coronary Artery Angioplasty - Triple Vessel*
 Coronary Artery Surgery*
 Heart Attack - Myocardial Infarction*
 Heart Attack - Out of Hospital Cardiac Arrest
 Heart Valve Surgery
 Primary Pulmonary Hypertension

Cancer

Cancer*
 Cancer of the breast, prostate, skin or bowel*
 Early Stage Cancer - Major Surgery*

Nervous system disorders

Alzheimer's Disease
 Creutzfeld-Jakob Disease
 Dementia
 Meningitis
 Motor Neurone Disease
 Multiple Sclerosis
 Muscular Dystrophy
 Paralysis - Hemiplegia
 Parkinson's Disease
 Stroke*

Accidents

Loss of Independent Living
Loss of Use of Hands or Feet or Loss of Sight
Major Head Injury
Paralysis - Diplegia
Paralysis - Paraplegia
Paralysis - Quadriplegia/Tetraplegia
Severe Burns

Body organ disorders

Advanced Diabetes*
Benign Tumour of the Brain or Spinal Cord
Blindness
Chronic Liver Disease
Chronic Lung Disease
Coma
Deafness/Loss of Hearing
Encephalitis
Kidney (Renal) Failure
Loss of Speech
Major Organ Transplant
Pneumonectomy

Blood disorders

Aplastic Anaemia
HIV/AIDS - Medically Acquired
HIV/AIDS - Occupationally Acquired

**Conditions subject to a 3 month Qualifying Period from the time the cover is issued.*

Lifetrack Trauma Plus Option

The Lifetrack Trauma Plus Option is designed to provide cover for less severe health conditions, along with diagnosis benefit payments for health conditions that usually have less impact on your lifestyle, compared to those covered under Lifetrack Trauma Cover.

The Lifetrack Trauma Plus Option can be added to a Lifetrack Trauma Cover, and shares the same sum insured as the underlying Lifetrack Trauma Cover.

The Lifetrack Trauma Plus Option provides cover for 24 additional conditions, 6 are full benefit payment conditions and 18 are partial benefit payment conditions.

Any claims under the Lifetrack Trauma Plus Option will also reduce the sum insured of the underlying Lifetrack Trauma Cover (and Lifetrack Life Cover if the Trauma is linked to it) accordingly. There is no separate sum insured for the Lifetrack Trauma Plus Option. The Lifetrack Trauma Plus Option cannot be taken on its own.

Lifetrack Trauma Cover for children

There are two options for providing trauma cover for children. The first option provides free cover as part of a parent's cover, while the second option is a standalone children's trauma policy providing cover for children specific trauma conditions.

Lifetrack Child's Trauma – as part of a parent's Lifetrack Trauma Cover

This option provides cover of 10% of the parent's sum insured under Lifetrack Trauma Cover, up to a maximum of \$20,000. The Child must be aged between 3 and 18 years and be named on the schedule. The named Child is then covered should they suffer one of the defined 43 conditions under their parents Lifetrack Trauma Cover.

Important note: This information provides a general summary of the key features of the product described and is subject to change without notice. Full details including Definitions, Exclusions, Terms and Conditions are set out in the Policy Document and Schedule, which is available on request. Applications for cover are subject to approval by AMP Underwriting. This document contains information of a general nature only. If you would like advice that takes into account your particular financial situation or goals, please contact your Adviser. A disclosure statement is available from your Adviser, on request and free of charge. AMP Life Limited ABN 84 079 300 379 (Incorporated in New South Wales), AMP Centre, 29 Customs Street West, Auckland 1010.

Lifetrack Children's Crisis Cover – standalone policy

Lifetrack Children's Crisis Cover is a standalone children's policy covering 14 specified major illnesses and injuries. The sum insured at the commencement of the cover is \$50,000, though this can be increased through annual indexation increases.

Lifetrack Children's Crisis Cover is available from birth until the child turns 16 years of age and must be linked to an adult policy (either on a parent or legal guardian's policy). Cover can be in place until age 20. There is no qualifying period on any of the conditions.

The conditions covered under Lifetrack Children's Crisis Cover are as follows:

- Aplastic Anaemia
- Bacterial Meningitis
- Cancer
- Cancer of the breast, prostate, skin or bowel
- Leukaemia
- Major Head Trauma
- Major Organ Transplant
- Paralysis - Diplegia
- Paralysis - Hemiplegia
- Paralysis - Paraplegia
- Paralysis - Quadriplegia/Tetraplegia
- Severe Burns
- Subacute Sclerosing Panencephalitis
- Viral Encephalitis

What you need to know

You can apply for AMP Lifetrack Trauma Cover between the ages of 16 and 60 years. All conditions expire at age 70, except for 8 conditions which expire at age 85.

To qualify for a payment under AMP Lifetrack Trauma Cover you must suffer from one of the health conditions as defined in the Policy Document.

The premium for the amount of cover you have depends on such things as age, gender, and health risks (i.e. smoking).

Want to know more?

If you'd like to know more about how AMP Lifetrack Trauma Cover, Lifetrack Trauma Plus Option, Lifetrack Child's Trauma or Lifetrack Children's Crisis Cover can financially protect you, and those closest to you, talk to your Adviser today.

Alternatively, you can call AMP on **0800 808 267** or visit **amp.co.nz**

14 day free look

It's important to us that you're completely satisfied with your AMP policy. That's why we allow you to cancel any new cover within 14 days of receiving your policy document. After 14 days, you can still cancel your cover, and we'll refund the money you've paid in advance for the period after cancellation.

This document outlines the cover available to you with AMP Lifetrack Trauma Cover. We'll send you a policy document which outlines the full terms and conditions and includes a schedule showing your individual policy details. Just ask your Adviser if you'd like to look at a sample policy document.