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## Trauma Cover

- Pays a predetermined lump sum on diagnosis of certain medical conditions.
- Can be stand alone or linked to life cover as an accelerated benefit.
- Covers specified number of conditions.

## Trauma as an Acceleration of Life Cover

- Accelerated benefit means that, in the event of a trauma claim, the level of life cover will be reduced by the amount of the trauma claim
- A free buy-back option allows life cover to be restored over a period of three years
- Alternatively, a buy-back option is available which allows the life cover to be restored to its original level twelve months after a trauma claim (for certain conditions the life cover can be restored after 6 months). An additional premium will apply for this option.
- The buy-back options must be exercised within ninety days of the date of anniversary of the payment of the benefit.

## Waiting Period

- The following conditions will not be covered if they occur within three months of the commencement of the policy or an increase in cover
  - Angioplasty
  - Cancer
  - Coronary artery bypass surgery
  - Cerebrovascular accident (Stroke)
  - Myocardial infarction (Heart attack)
  - Out of hospital cardiac arrest
  - Aorta surgery
  - Heart valve surgery

## Child's benefit

- Applies to children aged 2 to 18 years.
- Benefit is the lesser of \$50,000 or 20% of parent's Trauma Cover sum assured.

## Optional Features

### Optional TPD Extension Option

- Total and Permanent Disability can be added to the trauma cover at 70% of the cost of a separate TPD benefit.

An additional premium is payable for this option.

### Optional Trauma Reinstatement Option

- Allows the trauma cover to be restored 12 months after a claim.
- Excludes condition or related conditions that original claim was paid on

An additional premium is payable for this option.

## Waiver of Premium Cover

- This cover can be added to your policy.
- This cover protects the premium on your policy.
- While a disability benefit claim is being paid for an insured person with the Waiver of Premium Cover, the premiums due on the policy after the waiting period will be waived and premiums due and paid during the wait period will be refunded.
- If the insured person also has an Income Protection Cover on the policy and is partially disabled, the Waiver of Premium Cover will apply while a Partial Disability Benefit is paid
- The benefit period is up to age 70.

An additional premium is payable for this cover.

## Trauma Conditions

- Accidentally acquired HIV infection
- Adult onset diabetes
- Alzheimer's disease/Dementia
- Angioplasty \*
- Aorta surgery \*
- Aplastic anaemia
- Benign brain tumour
- Cancer \*
- Cardiomyopathy
- Cerebrovascular accident (Stroke) \*
- Chronic liver disease
- Chronic lung disease
- Chronic renal failure (Kidney failure)
- Cognitive impairment
- Coma
- Coronary artery bypass surgery \*
- Encephalitis
- Heart valve surgery \*
- Intensive Care benefit
- Loss of independent existence
- Loss of limbs and/or eyes
- Loss of speech
- Major head trauma
- Major organ transplant
- Meningitis
- Motor neurone disease
- Multiple sclerosis
- Muscular dystrophy
- Myocardial infarction (Heart attack) \*
- Occupationally acquired HIV
- Open heart surgery
- Out of hospital cardiac arrest \*
- Paralysis
  - Diplegia
  - Hemiplegia
  - Paraplegia
  - Quadriplegia
  - Tetraplegia
- Parkinson's disease
- Pneumonectomy
- Primary Pulmonary hypertension
- Severe burns
- Severe osteoporosis
- Severe rheumatoid arthritis
- Total blindness
- Total deafness

*\*Three month wait period applies from date of commencement or reinstatement*

*Whilst every effort has been made to provide an up-to-date summary, Fidelity Life makes no warranties that the information above is complete or definitive.*

*These descriptions are indicative of the benefits offered. There may be special provisions applying to any specific case. For a definitive description of the policy benefits, please refer to the policy wording.*