

AMP Risk Protection Plan Trauma Protection Product Card

No matter how fit and healthy we are, there is always the possibility of serious illness or injury happening in our lives.

Trauma protection can help provide financial stability when you need it most. If you were to suffer a serious illness or injury, you can receive a lump sum cash payment to use any way you like.

Risk Protection Plan (RPP) Trauma Protection can help give you peace of mind that you can pay for your medical care, your mortgage, your household bills and any extra care you might need.

You don't need to provide receipts or report back to us. All you have to do is concentrate on your recovery, and getting back to good health.

Key features of AMP Risk Protection Plan Trauma Protection

- A one-off cash payment is paid if you're diagnosed with one of the 42 specified illnesses or injuries, and meet the policy requirements. The payment can be used for anything you like, not just medical expenses.
- You can receive cover for a lump sum amount of your choice ranging from \$30,000 up to \$2,000,000.
- You can apply if you're aged between 15-60 (or 15-65 if linked to a RPP Life Protection policy).
- You can choose premiums that either increase as you age or remain level throughout the life of the policy (premium rates may change in the future as presented in the policy).
- Your cover ends when you're 70 years of age (or age 100 if linked to a RPP Life Protection policy).

More financial protection for your family

RPP Trauma Protection can offer even more protection for you and your family.

Trauma protection for children is available as part of a parent or guardian's RPP Trauma Protection policy, or as a separate policy linked to a parent or guardian's policy. You can choose to add any of the following options.

- **RPP Child's Trauma as part of a parent's RPP Trauma Protection policy** can provide cover of 10% to a maximum of \$20,000 of the sum insured of the parent's policy. This is applicable for children aged 3 -18 (and named on the schedule) who suffer one of the 42 defined major traumas.
- **RPP Children's Trauma Protection as a separate policy** covers 13 specified illnesses and injuries, and provides you with a one-off payment of \$50,000 if the child covered by the policy suffers from one of the specified illnesses or injuries. RPP Children's Trauma Protection is available if your child is aged between 12 months and 15 years and must be linked to an adult policy (on a parent or guardian).
RPP Children's Trauma Protection can be in place until age 21 and can be converted to a separate policy at any time between 15 and 21 years of age with no additional health evidence.

Additional options for AMP Risk Protection Plan Trauma Protection

In addition to RPP Trauma Protection cover, you can choose the following additional cover options.

- **RPP Trauma Plus Option**
This offers flexibility and more substantial cover that includes full payment on an additional 6 conditions, and partial payments on an additional 19 conditions. See the list overleaf for a list of these specified conditions.
- **RPP Trauma Buy Back**
One year after receiving a full RPP Trauma Protection payment, you can buy back your original RPP Trauma Protection, without the need to provide further health evidence.
- **RPP Life Buy Back**
If you have RPP Life Protection linked to your RPP Trauma Protection cover, you have the ability to reinstate it one year after receiving a full RPP Trauma Protection payment (or 6 months for a list of specified conditions documented within the policy document), without the need to provide further health evidence.

RPP Trauma Protection covers you for:

- **Heart disorders** - including Heart Attack*, Coronary Artery Bypass Surgery*, Heart Valve Surgery, Primary Pulmonary Hypertension, Surgery of the Aorta, Angioplasty Triple Vessel*, Cardiomyopathy and Out of Hospital Cardiac Arrest.
- **Cancer*** - including Malignant Tumours and other specified cancer conditions which make you eligible for a partial payment, including conditions specific to males and females.
- **Nervous System disorders** - including Stroke*, Multiple Sclerosis, Parkinson's Disease, Alzheimer's Disease and Other Dementias, Motor Neurone Disease, Hemiplegia, Creutzfeldt- Jakob Disease, Muscular Dystrophy and Meningitis.
- **Accidents** - including Loss of Limbs and/or Sight, Paraplegia, Quadriplegia, Diplegia, Major Head Injury and Severe Burns.
- **Body Organ disorders** - including Advanced Diabetes*, Major Organ Transplant, Chronic Kidney Failure, Liver and Lung Disease, Encephalitis, Blindness, Coma, Deafness, Loss of Speech, Pneumonectomy and Benign Brain or Spinal Cord Tumours.
- **Blood disorders** - including Aplastic Anaemia, Occupationally and Medically Acquired HIV Infection.

**Conditions subject to a Ninety Day Waiting Period from the time the policy is issued.*

Additional cover if you choose RPP Trauma Plus Option:

Full payments for:

- Diagnosis of Alzheimer's Disease
- Waiting list for Major Organ Transplant
- Severe Rheumatoid Arthritis*
- Systemic Lupus Erythematosus*
- Systemic Sclerosis
- Heart Attack (modernised definition)*

Partial payments for:

- **Cancer** - including Early Stage Cancer*, Chronic Lymphocytic Leukaemia*
- **Nervous System disorders** - including Hydrocephalus, Parkinson's Disease Diagnosis, Dementia and Multiple Sclerosis Diagnosis
- **Body Organ disorders** - including Cochlear Implant, Colostomy, Ileostomy, Loss of Hearing in One Ear, Severe Inflammatory Bowel Disease* and Adult Independent Insulin Diabetes*
- **Accidents** - including Intensive Care, Major Burns, Loss of One Limb and Loss of Sight in One Eye
- **Heart disorders** - including Minimally Invasive Heart Valve Surgery*, Minimally Invasive Surgery of the Aorta* and Angioplasty*

**Conditions subject to a Ninety Day Waiting Period from the time the policy is issued.*

Premium Waiver

If you suffer an injury or illness covered by RPP Trauma Protection, we can take care of your policy premiums until you return to work.

Want to know more?

For more information about AMP Risk Protection Plan Trauma Protection and other AMP products and services, talk to your Adviser, call us on **0800 275 292** or visit our website **amp.co.nz**

A disclosure statement is available from your Adviser on request and free of charge.

14 day free look

You can cancel any new cover within 14 days of receiving your policy document. We'll refund any premiums you've paid for this cover. 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.

Important note: This information provides a general summary of the key features of RPP Trauma Protection which is part of the AMP Risk Protection Plan. Full details including Definitions, Terms and Conditions and Exclusions are set out in the Policy Document, which is available on request. For a copy please ask your Adviser or contact AMP. Applications will be 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.

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