

# Trauma Cover

*Trauma Cover is a way of helping to ensure you and your loved ones are protected should the unexpected happen. It can help provide financial security in the event of a critical medical condition or trauma – such as a heart attack, major burns, or diagnosis of one of a number of critical diseases, including cancer, multiple sclerosis and HIV.*

## Features

### Life events benefit

As life changes, your financial responsibilities can change too. You can keep your insurance up to date with your changing lifestyle, regardless of any changes to your health.

Under this benefit you can automatically increase your Trauma Cover by \$250,000 if you undergo any one of the following life events...

- get married or enter into a civil union
- become divorced or legally separated
- have a child (by birth or legal adoption)
- assume responsibility for full-time care of a dependent relative or civil union partner
- increase an existing residential mortgage
- purchase a...
  - new home to reside in
  - residential investment property
  - vacation home
  - bare block of residentially zoned land.
- first course of full-time tertiary education by a dependant child.

You can do this as many times as you want providing you don't increase your cover by more than 75% of the original cover. You need to ask within 180 days of the event happening.

### Return to home benefit

If you have been working outside New Zealand for more than three months when you suffer one of the covered conditions, the return to home benefit will pay the cost of a single standard economy airfare to New Zealand, plus any transport costs to a medical facility in New Zealand where necessary.

### Support person accommodation grant & transfer benefit

If you suffer one of the covered conditions and your medical practitioner recommends that a support person is required to accompany you outside your residential region for treatment that is necessary but not available locally, then the support person accommodation grant will pay an amount of \$200 for each day that you remain at your treatment destination for up to a maximum of 10 days.

The support person transfer benefit will also reimburse the actual transport costs of your support person, provided those costs are the usual, reasonable and customary costs for public transport directly to and from your treatment destination.

### Special intensive care benefit

Our Trauma Cover includes a special Intensive Care Benefit which pays out the full Trauma Cover if the insured person has an accident or suffers an illness and requires life-support treatment for three or more days, or requires intensive care treatment for five or more days (providing the insured person survives for more than 14 days after coming off all support mechanisms) regardless of whether or not the event they suffer is a covered condition.

## Covered conditions

- Alzheimer's disease or dementia <sup>S</sup>
- adult insulin-dependent diabetes mellitus <sup>P</sup>
- aorta surgery
- benign brain tumour\*
- blindness <sup>S</sup>
- bone marrow failure (aplastic anaemia)
- cancer\*
- cardiomyopathy\* <sup>S</sup>
- chronic kidney (renal) failure <sup>S</sup>
- chronic liver failure <sup>S</sup>
- chronic lung failure <sup>S</sup>
- chronic lymphocytic leukemia <sup>P</sup>
- coma
- combined loss of limb and sight
- coronary artery surgery\* <sup>S</sup>
- encephalitis
- heart attack\*
- heart valve replacement\*
- HIV\*
- intensive care treatment
- loss of hearing <sup>S</sup>
- loss of independent existence
- loss of a limb <sup>P</sup>
- loss of two limbs
- loss of speech <sup>S</sup>
- major burns
- major head trauma
- meningitis and/or meningococcal disease
- motor neurone disease

- muscular dystrophy
- multiple sclerosis\*<sup>S</sup>
- organ transplant<sup>S</sup>
- out of hospital cardiac arrest
- paralysis
- Parkinson's disease<sup>S</sup>
- peripheral neuropathy
- pneumonectomy
- severe osteoporosis\*<sup>S</sup>
- severe rheumatoid arthritis\*<sup>S</sup>
- stroke\*
- Systemic lupus erythematosus (SLE) with lupus nephritis\*
- systemic sclerosis
- triple vessel angioplasty\*
- severe inflammatory bowel disease

*For conditions marked \* no cover is provided for the 90 days immediately following the commencement date of the policy.*

### Special diagnosis payment

For conditions marked 'S' a special early payment of 25% of the Trauma Cover sum assured, up to a maximum of \$75,000, will be paid out on diagnosis.

The Trauma Cover remaining on the policy will be reduced by any amount of diagnosis benefit paid. The balance of the payment (up to the full sum assured) will be made when the disease or condition has worsened to an extent that you fulfil the actual definition of the trauma outlined in the policy document. That usually requires at least 25% impairment of normal function.

### Partial payment

For conditions marked 'P' a partial payment of 25% of the Trauma Cover sum assured, up to a maximum of \$75,000 will be paid out on diagnosis of that condition. The Trauma Cover sum assured will be reduced upon payment of this benefit.

### What are the costs?

The premiums depend on a number of things including your age, gender and health. The minimum is \$20 per month. You can choose to pay weekly, fortnightly, monthly, half-yearly or yearly. It is a level premium structure fixed for five-year periods.

### Further information

- you need to be aged between 16 and 60 to apply
- the cover period is to age 75
- you can have as many people included as you need on one policy
- you are covered anywhere in the world
- you can cancel your cover at any time
- the policy doesn't have a cash value.

### What's not covered?

Trauma Cover does not provide cover if you suffer from one of the covered conditions as a direct or indirect result of...

- self-inflicted harm, including attempted suicide; or
- participating in criminal activity.

Trauma Cover will not be paid if you die within 14 days following the date that you first suffer one of the covered conditions (or within 14 days of being withdrawn from all continuous mechanical ventilation by means of tracheal intubation under the intensive care treatment condition).

### Who provides the insurance?

The insurance is provided by OnePath Life (NZ) Limited ("OnePath"). OnePath issues and administers the policies and pays the accepted claims.

Neither Public Trust, ANZ National Bank Limited Group or any other person guarantees OnePath or any of the products issued by it.

### Policy details

All applications are subject to individual consideration. Special conditions, exclusions and premium loading may apply to your application. Full details of Trauma Cover, including what is and is not provided under these covers, are set out in standard policy documents, available from any Public Trust customer centre. Your policy documents will be sent to you once OnePath issued your policy.

### Next steps

*When you're ready to take the next steps, talk to your Public Trust adviser. They'll work with you to determine the best options available and provide you with a quote. They can also provide access to a wide range of additional solutions to get exactly the cover you need.*

*Once your application is accepted by OnePath, you have 30 days to change your mind. If you find the policy doesn't suit your needs, you can notify them in writing and return it within 30 days with a full refund.*

*For further information, contact 0800 371 471 or visit our website at [www.publictrust.co.nz](http://www.publictrust.co.nz)*