

Just the facts

Specific Condition Cover

To provide a lump-sum benefit when a specified condition is suffered, to help alleviate its financial impact by replacing lost income, or financing home modifications or specialist equipment, among other things at your client's discretion.

Premium Review Periods	Minimum Entry Age	Maximum Entry Age	Expiry Age	Minimum Sum Insured	Maximum Sum Insured	Maximum Replacement Ratio	GST
<ul style="list-style-type: none"> Yearly Stepped Level to Age 65 Non Guaranteed Level to Age 70 Non Guaranteed 	16	<ul style="list-style-type: none"> 57 for to age 65 62 for to age 70 (reduced commission required after age 55) 	<ul style="list-style-type: none"> 65 70 	\$100	\$30,000* <small>*Class 5 limited to \$3,000</small>	Up to 100% of pre-tax monthly income	Applies to premiums, claims and commissions

Exclusions

- Self-inflicted harm
- Participating in criminal activity
- Normal Pregnancy, childbirth or miscarriage unless continued 90 days post end of pregnancy
- Any mental health conditions
- Chronic musculoskeletal pain
- Chronic pain syndrome or any synonym
- Chronic fatigue syndrome or any synonym
- Fibromyalgia or any synonym
- Refusal to provide claims information or undergo requested examinations or tests

Worldwide Cover	Lump-Sum Benefits	Wait Periods	Occupation Classes	Combining Covers	Financial Underwriting	Disability Definition
Yes	<ul style="list-style-type: none"> Listed conditions are each assigned a factor, between 0.5 and 60 When a condition is suffered the sum insured is multiplied by the appropriate factor and paid as a lump-sum benefit 	None	Classes 1-5	<ul style="list-style-type: none"> Can be combined with Income, Mortgage Repayment, and Household Expenses Covers Claims under these or other Partners Life covers are not offset 	<ul style="list-style-type: none"> First \$3,000 not financially underwritten Sums insured over \$3,000 underwritten at time of application 	Most specified conditions do not require disability to meet the definition

How the Three Categories Work

Category A Conditions	Category B Conditions	Category C Conditions
<ul style="list-style-type: none"> 9 very serious conditions All conditions have factor of 60, approximately 5-years' income Claims already paid for same underlying illness/injury under Category B or C are offset A claim under this category will end the cover 	<ul style="list-style-type: none"> 30 generally one-off conditions and procedures Factors range from 0.5 to 24 Claims already paid for the same underlying illness/injury under Category C are offset Multiple claims are possible 	<ul style="list-style-type: none"> 49 generally temporary impairments, treatments and procedures, with the potential to recur Factors range from 0.5 to 24 Multiple claims are possible 12-month stand-down for claims against the same specified condition, as a result of the same underlying illness/injury No stand-down for claims against different specified conditions, as a result of the same underlying illness/injury

Base Benefits	Criteria	Benefit	Limitations or Conditions
Childcare Assistance Benefit	Additional childcare costs incurred as a direct result of suffering a specific condition	Reimburses actual costs	Maximum of 6 × \$800 per month per dependent child under 14 limited to the factor payable
Return to Home Benefit	Working overseas for minimum 3 months prior to suffering a specific condition	Reimburses actual costs	Maximum \$10,000 over the life of the policy
Increasing Income Benefit	Increase in income prior to age 55	Each increase limited to what can be financially justified No further assessment of health, occupation or pastimes	Total of all increases limited to 100% of original sum insured , capped at sum insured of \$12,000. Claims within 90 days of increase limited to original sum insured plus 10%

Specific Conditions – This is a summary of a selection of specific conditions. Refer to Protection Benefit Sheet for a complete list and full definitions

Category A Conditions	Factor	Category B Conditions	Factor	Category C Conditions	Factor
The permanent loss of use of:	60	Prostatectomy	0.5	Total permanent loss of use of 2 fingers	0.5
<ul style="list-style-type: none"> Both feet Both hands 1 foot and 1 hand 3 or more digits on any 2 hands or feet 		Salpingectomy	0.5	Inpatient surgery under General Anaesthetic. Prevents the Life Assured from attending to their work duties for at least 6 weeks	0.5
		Appendectomy	0.5	Cardiac Surgery to treat Patent Foramen Ovale (PFO) which prevents the life assured from attending to their work duties for at least 6 weeks	0.5
		Oophorectomy, left	0.5	Inpatient surgery under General Anaesthetic which prevents the life assured from attending their work duties for at least 8 weeks	0.5
		Oophorectomy, right	0.5	Fracture as result of accident, of the:	
		Oophorectomy, bilateral	0.5	<ul style="list-style-type: none"> Collarbone Jaw Wrist 	1
		Orchiectomy, left	0.5	<ul style="list-style-type: none"> Forearm Skull 	1
		Orchiectomy, right	0.5	Temporary need of mechanical device for moving, greater than 2 months, e.g. Crutches or wheelchair	1
		Orchiectomy, bilateral	0.5	Temporary hospitalisation/bed confinement, 2 or more months	1
Total blindness	60	Pancreatectomy	0.5	Fracture as result of accident, of the:	
Permanent loss of speech	60	Tonsillectomy	0.5	<ul style="list-style-type: none"> Ankle Kneecap Upper Arm 	2
Heart – permanent impairment to the heart to the degree of at least Class III of the New York Heart Association Functional Classification System	60	Thyroidectomy	0.5	<ul style="list-style-type: none"> Elbow Lower Leg Vertebrae 	2
		Adenoidectomy	0.5	Brachytherapy or radiotherapy, 4 or more weeks	2
Total and permanent inability to perform 1 ADL	60	Mastectomy, left	2	Inpatient surgery under general anaesthetic:	
Total and permanent inability to perform 3 Normal Domestic Duties	60	Mastectomy, right	2	<ul style="list-style-type: none"> Arterial/venous Gastro-oesophageal Renal 	2
		Mastectomy, bilateral	2	<ul style="list-style-type: none"> Bone Repair Joint Spleen 	2
		Cholecystectomy	2	<ul style="list-style-type: none"> Colorectal 	2
Total and permanent disability – any occupation	60**	Hysterectomy	2	Total loss of sight, both eyes, 1 or more month	2
Parkinson's disease	60	Nephrectomy, left	2	Fracture as result of accident, of the:	
Motor neurone disease / Amyotrophic lateral sclerosis	60	Nephrectomy, right	2	<ul style="list-style-type: none"> Femur Pelvis 	3
		Pneumonectomy, left	2	Continuous steroidal drug treatment, 3 or more months	3
		Pneumonectomy, right	2	Inpatient surgery under general anaesthetic:	
		Blindness in left eye	3	<ul style="list-style-type: none"> Joint Replacement Spine 	3
		Blindness in right eye	3	Bed confinement for more than 1 month, expected to last further 2 or more months, under daily medical supervision	3
		Liver transplant	6		3
		Kidney transplant	6	Angioplasty – triple vessel	3
		Whipple procedure	6	Total permanent loss of use of a foot or hand	6
		Heart and/or lung transplant	9	Inpatient surgery under general anaesthetic:	
		Total long-term disability – any occupation	9*	<ul style="list-style-type: none"> Brain Cardiothoracic 	6
		Partial permanent disability – any occupation	24**	Course or courses of intravenous chemotherapy	12
				Total permanent loss of use of 1 leg or 1 arm	24
				On transplant waiting list awaiting liver transplant	24

* Condition not available for occupation class 5

^ Benefit factor is limited to maximum of the number of months left to the end of the cover term

Activities of Daily Living (ADL)

- Bathing and showering
- Dressing and undressing
- Eating and drinking
- Using the toilet to maintain personal hygiene
- Moving from place to place by walking, wheelchair or with the assistance of a walking aid

Normal Domestic Duties (NDD)

- Cleaning of the home
- Shopping for the family's groceries
- Cooking of meals for the family
- Taking care of any dependent relatives
- Doing the family laundry