

Trauma Cover



What is Trauma Cover?

Recovering from a serious illness, injury or medical procedure takes time. Asteron Life's Trauma Cover can pay a lump sum of money to help you during this time when you might need extra support. The most common illnesses linked to trauma insurance in New Zealand are cancer, heart attack and stroke.

What do most people use Trauma Cover for?

Common costs when recovering from a serious illness and injury include:

- To pay for your spouse or another family member to take time off work. Many people need extra help and support around the house when they have a serious illness.
- If you'd like to use alternative treatments that aren't covered or are only partly covered by health insurance, Trauma Cover can help you do that.
- Debt can really pile up when you're recovering from a serious illness. Often, this happens when managing a reduced income and higher medical expenses. Freeing up finances – by reducing credit card or mortgage debt – enables you to focus on your recovery.
- Taking care of those additional costs like childcare, wheelchair ramps or travel to medical appointments.

How does Trauma Cover work?

There are two types of Trauma Cover that you can have from your employer, either:

1. **Accelerated Trauma Cover:** When we pay for accelerated Trauma Cover, your Life Cover sum insured and your TPD Cover sum insured (if applicable) will be reduced by the amount we pay you.
2. **Stand alone Trauma Cover:** Any benefit payments that we make will reduce the Trauma Cover sum insured by the amount we pay; your Life Cover sum insured will not be affected.

What built-in benefits does Trauma Cover include?

- **Trauma Cover benefit.** We pay your Trauma Cover sum insured if you're diagnosed with a serious medical condition or if you undergo a major surgery that we specify below.

What optional benefits might your Trauma Cover include?

Please refer to your scheme's policy schedule to see if these apply to your cover. Some of the optional benefits available include:

- **Kids Cover.** There are many medical conditions that can affect our kids. If your child aged between 2 years and 21 years becomes sick with a condition covered by Kids Cover, we will pay the 'Kids cover' sum insured of \$5000 for each child. This could help pay for recovery related expenses.

- **Cover continuation option.** We can continue your Trauma Cover after leaving your employment. You are ineligible for cover continuation if you qualify for and have lodged or been paid any Life Cover benefits, or Trauma Cover benefits. If you have Accelerated Trauma Cover, you must also continue your Life Cover. Check the policy wording for full details.
- **Specific Injury Support benefit.** we'll pay a lump sum if you experience a listed injury under our specific Injury Support benefit. The amount we pay under this benefit will be a multiple of the sum insured for this benefit. The table below lists how many multiples of the sum insured we'll pay for each injury.

Medical events eligible for Trauma Cover

Unless this policy is a replacement policy, a *deferred cover start date* applies for all *medical events* marked * in the following lists:

a) Serious medical conditions

- *Alzheimer's disease*
- *aneurysm*
- *aplastic anaemia*
- *benign tumour of the brain or spinal cord*
- *blindness*
- *burns*
- *cancer**
- *cardiomyopathy*
- *chronic kidney (renal) failure**
- *chronic liver failure*
- *chronic lung failure*
- *coma*
- *Creutzfeldt-Jakob disease*
- *deafness*
- *dementia*
- *diabetes (adult insulin-dependent diabetes mellitus)*
- *encephalitis*
- *heart attack**
- *HIV – medically acquired*
- *HIV – occupationally acquired*
- *intensive care*

- *loss of independent existence*
- *loss of limbs*
- *loss of sight (one eye) and limb*
- *loss of speech*
- *major head trauma*
- *major organ transplant (placement on waiting list)**
- *meningitis*
- *motor neurone disease*
- *multiple sclerosis*
- *muscular dystrophy*
- *out of hospital cardiac arrest*
- *paralysis*
- *Parkinson's disease*
- *peripheral neuropathy*
- *pulmonary hypertension*
- *severe peripheral vascular disease*
- *significant cognitive impairment*
- *stroke**
- *systemic sclerosis*
- *terminal illness*

b) Major surgical procedures

- *coronary artery angioplasty – triple vessel**
- *coronary artery bypass surgery**
- *heart surgery (open)**
- *major organ transplant (undergoing the transplant)**
- *pneumonectomy**
- *repair or replacement of aorta**
- *repair or replacement of major valves**

For full confirmation of your cover, please refer to your member certificate.



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