

# Partners Life Journey Plan

## Just the facts

Severe Trauma Cover – Accelerated or Standalone

To provide a lump sum when a covered condition is suffered, to help alleviate its financial impact by financing debt repayment, home modifications or specialist equipment, or creating an investment fund, 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	Worldwide Cover	GST	90 Day Stand-down period applies only to:
<ul style="list-style-type: none"> <li>Yearly Stepped</li> <li>Level to Age 65 Non Guaranteed</li> <li>Level to Age 70 Non Guaranteed</li> <li>Level to Age 80 Non Guaranteed (Accelerated only)</li> </ul>	0	70 <small>(TPD excluded after age 62)</small>	Life	\$1000	<b>\$3,000,000*</b> on Personal Protection Plan  <b>\$5,000,000*</b> on Business Protection Plan (\$450,000* if under age 16)  <small>*Aggregated with Trauma Cover and Moderate Trauma Cover</small>	Yes	Apply to premiums, claims and commissions	<ul style="list-style-type: none"> <li>Cancer</li> <li>Diabetes</li> <li>Heart Attack</li> <li>Stroke</li> <li>Terminal Illness (Standalone only)</li> </ul> Partners Life commences Stand-down on receipt of the application (terms and conditions apply)

### Covered Conditions - pays full sum insured

Advanced AIDS ●	Creutzfeldt-Jakob Disease (CJD)	Loss of Limbs	Parkinson's Disease ^
Alzheimer's Disease ^	Deafness ^	Loss of Speech ^	Peripheral Neuropathy ^
Aplastic Anaemia ^	Dementia ^	Major Burns	Primary Pulmonary Hypertension ^
Blindness ^	Diabetes *^	Major Head Trauma ^	Severe Congestive Cardiac Failure ●
Cancer *^	Encephalitis	Meningitis and/or Meningococcal Disease	Severe Peripheral Vascular Disease ●
Cardiomyopathy	Heart Attack *^	Motor Neurone Disease ^	Stroke *^
Chronic Kidney Failure	Intensive Care Treatment ^	Multiple Sclerosis ^	Systemic Sclerosis
Chronic Liver Failure	Loss of Cognitive Function ^	Muscular Dystrophy ^	Terminal Illness * (Standalone only)
Chronic Lung Failure	Loss of Independent Existence	Organ Transplant	TPD Covered Condition Option (Own occupation only)
Coma ^	Loss of Limb and Sight	Paraplegia, Quadriplegia, Diplegia, Tetraplegia and Hemiplegia ^	

### TPD Covered Condition Option

**Occupation class 1 to 4**  
Own occupation definition applies - Life assured suffers a condition that leaves them totally disabled and unlikely to ever return to their own occupation

^ Conditions have more severe criteria than under Trauma Cover ● Conditions are unique to Severe Trauma Cover \* 90 day stand down

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### 14 Day Survival Period

Life assured must survive 14 days after the diagnosis of the illness or injury. Days in ICU does count towards 14 days

### Exclusions

- Self-inflicted harm
- Harm caused by a parent, with regard to Child's Trauma Benefit /Severe Trauma Cover on a child
- Congenital conditions with regard to Child's Trauma Benefit
- Refusal to provide claims information or undergo requested examinations or tests

### 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

Base Benefits	Criteria	Benefit	Limitations or Conditions
<b>Child's Severe Trauma Cover Benefit</b>	4 months old until 21st birthday automatically built into parent's Severe Trauma Cover	<b>Combined maximum of \$50,000</b>	Limit of one Child Severe Trauma Cover Benefit or Child Trauma Cover Benefit paid per child. This benefit is paid in addition to the Severe Trauma Cover sum insured
<b>Conversion of Child's Severe Trauma Cover Benefit</b>	Must apply within 90 days of one of the following events: <ul style="list-style-type: none"> <li>• the child's 21st birthday</li> <li>• the date the parent or legal guardian has received a Severe Trauma Cover claim payment</li> <li>• the date the parent or legal guardian has requested cancellation of their Severe Trauma Cover</li> </ul>	<b>\$50,000</b> less any payments made under partial payment or diagnosis benefit	Child's Severe Trauma Cover Benefit cannot have been paid for that child
<b>Financial and Legal Advice Benefit</b>	Once a claim has been paid	<b>Reimburses actual costs</b>	<b>Maximum of \$3,000</b> paid in addition to the sum insured, one payment per life assured
<b>Counselling Benefit</b>	Once a claim has been paid	<b>Reimburses actual costs</b>	<b>Maximum of \$2,500</b> paid in addition to the sum insured, one payment per life or dependent child. Counselling must be received within 12 months of claim being paid. Claim form and receipts must be provided within 12 months of the counselling being received
<b>Return to Home Benefit</b>	Working overseas for more than 3 consecutive months	<b>Reimburses actual costs</b>	<b>Maximum \$10,000</b> paid in addition to the sum insured
<b>Support Person Accommodation Benefit</b>	Out-of-residential region medical assessment or treatment, requiring a support person	<b>\$300</b> per day	<b>Maximum of 10 days</b> (\$3,000) paid in addition to the sum insured, one payment per life assured
<b>Support Person Transport Costs Benefit</b>	Out-of-residential region medical assessment or treatment, requiring a support person	<b>Reimburses actual costs</b>	One payment per life assured

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Base Benefits	Criteria	Benefit	Limitations or Conditions
<b>Special Events Increase Benefit</b>	<ul style="list-style-type: none"> <li>• Marriage or civil union</li> <li>• Divorce or legal separation</li> <li>• Full-time care of a dependant</li> <li>• Increasing a residential mortgage</li> <li>• Purchasing a residential property, residential investment property, vacation home or bare residential land</li> <li>• Co-signing a mortgage for a child, where the residential mortgage is for that child's primary residence</li> <li>• Child commencing full-time tertiary study</li> <li>• Birth or adoption</li> <li>• Salary increase</li> <li>• Increase in business profits</li> <li>• Death or terminal illness of a spouse, de facto partner or civil union partner</li> <li>• Every 5th policy anniversary</li> </ul>	Increase the sum insured <b>without further assessment of health, occupation or pastimes</b>	<p><b>Maximum of \$300,000 per increase</b>, the actual increase in mortgage, or 5 times the annual salary increase</p> <ul style="list-style-type: none"> <li>• Must be requested within 180 days of event occurring, or 60 days after the next policy anniversary date</li> <li>• Expires at policy anniversary immediately preceding client's 60th birthday</li> <li>• Total of all increases limited to 100% of aggregated sum insured</li> <li>• Option unavailable if a Severe Trauma Cover claim has or could have been made</li> <li>• Not available if undergoing investigations which may be an indication of the existence of a Trauma condition</li> <li>• Claims within 180 days after the increase will only be paid if caused by an injury.</li> </ul>

Options	Criteria	Benefit	Limitations or Conditions
<b>Future Insurability Option</b>	One option at each anniversary following the commencement date of the Future Insurability Option	Increase sum insured by a <b>maximum of 10% of original sum insured</b> per increase, <b>without further assessment of health, occupation or pastimes</b>	<ul style="list-style-type: none"> <li>• Up to 2 options can be carried forward</li> <li>• Option ceases after 10th anniversary date of the Future Insurability Option commencement date or the anniversary immediately prior to the client's 60th birthday</li> <li>• Not available if a Severe Trauma Cover, Moderate Trauma Cover or Trauma Cover. claim has or could have been made</li> <li>• Total of all increases is <b>100% of original sum insured</b></li> <li>• Must be requested within one year of the policy anniversary</li> <li>• Not available if undergoing investigations which may be an indication of the existence of a Trauma condition</li> </ul>
<b>Business Future Insurability Option</b>	Client's ownership interest in, or value to the business increases, or their personal liability increases	Increase the sum insured <b>5 times original sum insured, or \$5,000,000</b>	<ul style="list-style-type: none"> <li>• <b>Available from 6 months after policy issue date</b>, until the anniversary immediately prior to the client's 60th birthday</li> <li>• Not available if a Severe Trauma Cover, Moderate Trauma Cover or Trauma Cover claim has or could have been made</li> <li>• Total of all increases is <b>5 times original sum insured, or \$5,000,000</b></li> <li>• Must be requested within 24 months of the date of the change in business circumstances</li> <li>• Not available if undergoing investigations which may be an indication of the existence of a Trauma condition</li> </ul>

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Options	Criteria	Benefit	Limitations or Conditions
<b>Severe Trauma Cover Immediate Buy-Back Option</b>	If Severe Trauma Cover is accelerated, sufficient Life Cover is required	After a claim, automatic buy-back of sum insured	<ul style="list-style-type: none"> <li>Bought back cover cannot be increased by Future Insurability, Business Future Insurability or Special Events</li> <li>Bought back cover permanently excludes any related claims</li> <li>Unrelated claims against the original claimed on condition is covered after 12 months, except for Cancer and Cardiovascular conditions which will be covered after 36 months</li> <li>Immediate Buy-Back expires after sum insured has been bought back 3 times</li> <li>If Severe Trauma cover is accelerated, sufficient Life Cover is required</li> </ul>
<b>Severe Trauma Cover Deferred Buy-Back Option</b>	12 month stand-down period	One (1) year after the Severe Trauma claim is paid, client able to repurchase the Severe Trauma Cover	<ul style="list-style-type: none"> <li>Written request must be received within 60 days after the one year anniversary of the date the Severe Trauma Cover was paid</li> <li>Bought back cover cannot be increased by Future Insurability, Business Future Insurability or Special Events</li> <li>Bought back cover excludes the Covered Condition that gave rise to the claim, as well as any condition which results directly or indirectly from any complication of, or outcome of, or treatment for the excluded Covered Condition</li> </ul>
<b>Life Cover Buy-Back Option</b> <small>(Optional with Accelerated Severe Trauma)</small>	<p>6 month survival period after a claim has been paid for the following:</p> <ul style="list-style-type: none"> <li>Alzheimer's Disease or</li> <li>Blindness or</li> <li>Dementia or</li> <li>Diabetes or</li> <li>Loss of Limbs or</li> <li>Loss of Limb and Sight or</li> <li>Multiple Sclerosis or</li> <li>Paraplegia, Diplegia, Tetraplegia, Quadriplegia and Hemiplegia or</li> <li>Parkinson's Disease</li> </ul> <p>Alternatively Life Cover can be bought back after 1 year following the claim</p>		<ul style="list-style-type: none"> <li>Can buy back a maximum of the Severe Trauma Cover Accelerated Benefit</li> <li>Written request must be received within 60 days following the 6 month or 1 year period following the date the claim was paid</li> </ul>
<b>Total and Permanent Disability Covered Condition Option</b>	Absent from their own occupation for 90 days due to an accident, illness or injury and unlikely to ever return to their pre-disability occupation	Pays the full Severe Trauma Cover sum insured	<ul style="list-style-type: none"> <li>Available for occ classes 1-4 only</li> <li>Expires at age 65</li> <li>Not available if incarcerated immediately prior to disability</li> <li>Cannot be claimed more than once, following a buy-back under either the Severe Trauma Cover Deferred Buy-Back Option or the Severe Trauma Cover Immediate Buy-Back Option</li> </ul>