partners life

Trauma Cover

Partners
Life Journey Plan

Trauma Cover

Overview

Protect yourself and loved ones with comprehensive Trauma Cover that provides wraparound support for Covered Conditions like cancer, a heart attack, blindness or loss of limbs.

- Pays a lump sum if you suffer a Covered Condition.
- Take time off work to recover, pay expenses or make alterations to your home – the money is yours to spend how you choose.
- Includes trauma benefits for your children plus extra benefits to support your recovery.
- Option to link your Trauma Cover to your Life Cover to reduce costs.

Protection that fits your life.

Your Trauma Cover is designed to provide the cover you need today, and in the future – whatever life may bring.

You can choose from full cover that includes all the premium benefits Partners Life is known for. Or, if there are options you know you won't need, simply remove them to build your own customised cover.

Partners Life provides a range of insurance covers designed for specific needs that you can add* or remove from your plan when life changes – helping to keep you and your loved ones protected through your life journey.

Save up to 15% on eligible premiums

You can receive up to 15% discount on eligible premiums when you take out multiple covers (subject to meeting qualifying criteria).

Terms and conditions apply. Talk to your adviser to find out more.

Did you know?

You may be able to save costs by linking your Trauma Cover to your Life Cover.

You can choose between Trauma Cover Accelerated and Trauma Cover Standalone. Both options provide the same benefits – the difference is the way your claims are paid. Trauma Cover Accelerated can be a more cost-effective option because it links your Trauma Cover to your Life Cover. This means if you claim under your Trauma Cover, your Life Cover is reduced by the amount paid out. If you choose Trauma Cover Standalone, this doesn't reduce any other cover you may have.

You may have the option to 'buy back' your cover after you suffer a Covered Condition.

Once you've claimed under your Trauma Cover, you may want to reinstate your benefits to the original level of cover, in case you suffer another Covered Condition in future. This is called a 'buy back'.

There are several 'buy back' options available under Trauma Cover. Each option has different terms. You can find a summary of those options below. For full details refer to the Partners Life Journey Plan policy wordings.

What your cover provides

The following tables show the benefits available under Base Cover and Options.

- Benefits: These are the names of the benefits.

What it covers: This provides a summary of each benefit. Conditions, exclusions and limits apply. You can find the full details in our Partners Life Journey Plan policy wordings. Special conditions, exclusions and premium loadings may also be applied to your policy.

How it works: This shows the maximum amount (limit) we'll pay in one policy year for each person who is part of your policy ("life assured") if your claim is accepted by Partners Life.

*Changes to your plan may require underwriting.

Base Cover

Trauma Cover provides the following standard benefits for every person insured ("life assured") as part of your policy.

Benefits	What it covers	How it works
Covered Conditions	Provides a lump sum if you suffer one of the following conditions: • Alzheimer's Disease* • Angioplasty** • Aortic Surgery • Aplastic Anaemia • Benign Brain Tumour • Benign Spine Tumour • Blindness • Cancer** • Cardiomyopathy • Chronic Kidney Failure • Chronic Liver Failure • Chronic Lung Failure • Coma • Coronary Artery Surgery** • Creutzfeldt-Jakob Disease (CJD) • Deafness • Dementia* • Diabetes** • Encephalitis • Heart Attack** • Heart Valve Replacement** • HIV – Medically Acquired • HIV – Occupationally Acquired • Intensive Care Treatment • Loss of Cognitive Function • Loss of Independent Existence • Loss of Limb and Sight • Loss of Limbs • Loss of Speech • Major Burns • Major Head Trauma • Meningitis and/or Meningococcal Disease • Motor Neurone Disease* • Multiple Sclerosis* • Muscular Dystrophy* • Open Heart Surgery** • Organ Transplant • Out of Hospital Cardiac Arrest • Monoplegia, Paraplegia, Quadriplegia, Diplegia, Tetraplegia and Hemiplegia • Parkinson's Disease* • Peripheral Neuropathy • Pneumonectomy • Primary Pulmonary Hypertension • Stroke** • Systemic Lupus Erythematosus (SLE) with Lupus Nephritis • Systemic Sclerosis • Terminal Illness** (Trauma Cover Standalone only) • Total and Permanent Disability Covered Condition Option (Own occupation only) Note: This must be selected as an Option.	Pays 100% of your sum insured. Conditions marked* will pay the full sum insured on diagnosis. Conditions marked** require a 90 day stand down period. The stand down period starts from the time we receive your application.
Newborn Child's Benefit	Provides a lump sum if your biological child is diagnosed with one of the following Newborn Child Covered Conditions within four months of birth: • Absence of Function of Limb • Blindness • Deafness • Spina Bifida • Spinal Muscular Atrophy • Tetralogy of Fallot • Transposition of Great Vessels	Pays 25% of your sum insured up to $50,000, in addition to your sum insured.

Benefits	What it covers	How it works
Child's Trauma Cover Benefit	Provides a lump sum if your dependent child suffers a Covered Condition. This cover is available from four months old until their 21st birthday.	Pays up to $50,000. Note: This limit includes any claims made under the Partial Payment Benefit Option or Diagnosis Benefit Option, if any of these options have been selected.
Conversion of Child's Trauma Cover Benefit	Your child's Trauma Cover can be converted to their own Trauma Cover without medical assessment.	The application must be made within 90 days of either: • your child's 21st birthday • the date a Trauma claim is paid to you • the date you cancel your Trauma Cover.
Financial and Legal Advice Benefit	Reimburses actual financial and legal costs to help manage the proceeds of a claim.	Pays up to $3,000, in addition to the sum insured.
Return to Home Benefit	Reimburses actual transport costs for you and a support person when you suffer a Covered Condition after working or living overseas for more than three consecutive months and wish to return home.	Pays up to $10,000, in addition to the sum insured
Support Person Accommodation Benefit	Reimburses up to 10 days' accommodation costs for your support person if you need recommended treatment outside of your residential region.	Pays $300 per day up to $3,000, in addition to the sum insured.
Support Person Transport Costs Benefit	Reimburses transport costs for your support person if you need recommended treatment outside of your residential region.	Pays actual costs.
Counselling Benefit	Reimburses counselling services once a claim has been paid.	Pays actual costs up to $2,500, in addition to the sum insured.
Special Events Increase Benefit	You can increase your sum insured without further health assessment for the following special events: • Marriage or civil union • Divorce or legal separation • Full-time care of a dependant • Increasing a residential mortgage • Purchasing a residential property, residential investment property, vacation home or bare residential land • Co-signing a mortgage for a child, where the residential mortgage is for that child's primary residence • Child commencing full-time tertiary study • Birth or adoption • Salary increase • Increase in net business profits • Death or terminal illness of a spouse, de facto partner or civil union partner • Every fifth policy anniversary	Each increase is limited to the lesser of: • $300,000 per increase or • the actual increase in mortgage or • five times your annual salary increase or annual increase in net business profits, if applicable.
Conversion Benefits	The following conversion benefits provide you with the opportunity to convert your Trauma Cover without assessment of health, giving you flexibility if your circumstances change. **Special Events Severe Trauma Cover Conversion Benefit** If a special event happens and you haven't reached the maximum allowable increase limit, you may convert your Trauma Cover to an equal amount of Severe Trauma Cover. **Conversion of Trauma Cover Standalone to Life Cover and Trauma Cover Accelerated Benefit** You may convert your Trauma Cover Standalone to an equal amount of Life Cover and Trauma Cover Accelerated. **Conversion of Trauma Cover to Severe Trauma Cover Benefit** You may convert up to 200% of your Trauma Cover to Severe Trauma Cover up to a maximum of $500,000.	
Conversion of Trauma Cover Benefits	**Conversion of Trauma Cover to Moderate Trauma Cover Benefit** You may convert up to 120% of your Trauma Cover to Moderate Trauma Cover up to a maximum of $500,000.	
Guaranteed Wordings	No matter what changes we make to our policies in the future, we guarantee you'll hold onto your original benefits for as long as you have your policy.	
Guaranteed Future Upgrade of Benefits	Any future improvements to your existing cover will automatically be added to your policies.	

Options

The following Options can be added* to your Base Cover to provide comprehensive protection.

*Changes to your plan may require underwriting.

Benefits	What it covers	How it works
Diagnosis Benefit Option	Pays a portion of the Trauma Cover sum insured early on diagnosis, to provide support between the first diagnosis of the condition and the full payment criteria being reached. • Angioplasty** • Benign Brain Tumour • Benign Spine Tumour • Blindness • Cancer** • Cardiomyopathy • Chronic Kidney Failure • Chronic Liver Failure • Chronic Lung Failure • Deafness • Encephalitis • Heart Valve Replacement** • Loss of Speech • Systemic Sclerosis The remainder of the payment is paid if and when the full payment criteria is reached.	Pays 25% of the sum insured up to a maximum of $100,000 or Pays 25% of the Child's Trauma Benefit up to a maximum of $12,500 Conditions marked** require a 90 day stand down period. The stand down period starts from the time we receive your application.
Partial Payment Benefit Option	Pays a portion of the Trauma Cover sum insured on the diagnosis of: • Adult Onset Insulin Dependent Diabetes Mellitus** • Aneurysm • Cardiac Defibrillator Insertion** • Colostomy and/or Ileostomy • Hydrocephalus • Minor Burns • Pacemaker Insertion** • Severe Inflammatory Bowel Disease • Severe Osteoporosis • Severe Rheumatoid Arthritis	Pays 25% of the sum insured up to a maximum of $100,000 or Pays 25% of the Child's Trauma Benefit up to a maximum of $12,500 Conditions marked** require a 90 day stand down period. The stand down period starts from the time we receive your application.
Total and Permanent Disability (TPD) Covered Condition Option	Pays the full Trauma Cover sum insured when you are absent from your own occupation for 90 days due to an accident, illness or injury and unlikely to ever return to your pre-disability occupation. Available for occupation classes 1-4 only.	Pays 100% of the sum insured.
Future Insurability Option	Allows further increases to your sum insured without further assessment or the need for a special event.	You can increase your sum insured up to 10% of the original sum insured, every year on your policy anniversary, for up to 10 years.
Trauma Cover Buy-Back Options	You can choose to buy back your Trauma Cover after you have claimed for a Covered Condition. There are two options available: **Trauma Cover Immediate Buy-Back Option** Automatically buys back your Trauma Cover after you have suffered a Trauma Cover Covered Condition. **Trauma Cover Deferred Buy-Back Option** Alternatively, you can add the Trauma Cover Deferred Buy Back Option which enables you to buy back your Trauma Cover 12 months after a claim has been paid. It's important to note that under the Buy-Back Options, previously claimed Covered Conditions may be permanently excluded and stand down periods may apply.	
Life Cover Buy-Back Option	You can buy back any Life Cover which is reduced by a Trauma Cover Accelerated claim.	

Talk to your adviser today for help with the cover that's right for you.

This overview is a marketing document that highlights a number of the key features of Trauma Cover. The full terms and conditions, benefits and exclusions that apply to those features and to the overall Partners Life Journey Plan are detailed in the Trauma Cover Protection Benefit Sheet and Partners Life Journey Plan Policy Document available from your adviser. The availability of insurance cover is subject to your application being approved. Special conditions, exclusions and premium loadings may apply.

For more details on the eligibility criteria for the 15% discount see partnerslife.co.nz/partners-life-multi-benefit-discount

Trauma Cover is a risk insurance product only – it is not a savings or investment product, has no cash or surrender value, and does not generate returns. For investment or savings advice, please consult a licensed financial adviser.

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