



## What is Trauma Insurance?

Trauma insurance provides a lump sum payment if you're diagnosed with a serious medical condition or suffer a major health event. It provides financial security so you can focus on recovery, not your bills.

## Why Would You Want Trauma Insurance?

Here are key reasons why trauma insurance can be valuable:

- ✔ Helps cover mortgage, loans, or other bills.
- ✔ Covers recovery time and support, including home modifications.
- ✔ Replaces lost income while you recover.
- ✔ Funds lifestyle adjustments, such as accessibility changes.
- ✔ Gives you peace of mind in tough times.

## What Does Trauma Insurance Cover?

Trauma insurance **typically** covers a range of serious health conditions, including:

- Heart attack
- Cancer (specific types and stages)
- Stroke
- Major surgeries
- Kidney failure
- Paralysis
- Loss of limbs or sight
- Severe burns
- Multiple sclerosis
- Parkinson's disease
- Coma

Each policy has specific definitions, refer to the **Product Disclosure Statement (PDS)** for details.

## A Real-Life Example

**Sarah, a 40-year-old marketing manager, suffers a stroke and requires months of rehabilitation. Her trauma insurance pays out a lump sum of \$200,000, which she uses to:**

- Cover rehab and specialist treatments.
- Cover mortgage repayments while off work.
- Hire a part-time caregiver.
- Manage daily expenses without touching savings.

## Is Trauma Insurance Right for Me?



**You want financial security in case of serious illness.**



**You don't have sufficient savings to cover large medical bills.**



**You have dependents relying on your income.**



**You want to avoid burdening your family with unexpected costs.**

**Trauma insurance** works alongside *Life Insurance*, *Income Protection*, and *TPD Insurance* for full coverage.

## Want to Learn More?

Contact your adviser to discuss how Trauma Insurance fits your needs.