Life Insurance Essentials

Trauma Insurance



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 hills
- 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.

This information is general in nature and does not take into account your personal objectives, financial situation, or needs. It is not intended to be a recommendation, offer, or financial advice. Before making any financial decisions, you should seek advice from a qualified professional.

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