

# Did you know?



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## Don't turn a blind eye to this....

Vision impairment and blindness are among the leading disabilities in Australia. Many eye diseases and disorders have no symptoms or early warning signs with many people believing that decreasing vision is just part of ageing. Raising general public awareness about eye health is the first line of defence in reducing the risks.

According to the 2003 Survey of Disability, Ageing and Carers, "loss of sight" was the reason for disability given by 122,000 in Australia under the age of 65<sup>1</sup>. Further, it is estimated that in Australia 116,000 people refer to a hospital or general practitioners each year with eye injuries. This represents an enormous financial problem, with analysis undertaken by Access Economics for the Centre for Eye Research Australia estimating the total cost of vision disorders in Australia to be \$9.85 billion per annum.<sup>2</sup>

One of the core problems is that many people do not wear eye protection when performing high risk activities, such as welding and grinding, particularly in the home environment. Injuries also occur when eye protection is ill fitting or not worn at appropriate times<sup>3</sup>.

People with diabetes are at increased risk of developing eye disease, particularly diabetic retinopathy, cataract and glaucoma. It is estimated that as many as one million Australians have diabetes, though many are unaware of it. Age at onset and duration of diabetes are also key factors influencing the prevalence of eye disease in people with diabetes.<sup>4</sup>

Like many diseases, eye disease and vision loss are prevented, where possible, through addressing known modifiable risk factors. The next step is raising public awareness to lessen these risks.

At CommInsure, we pay a full benefit under our Trauma and Total Permanent Disability policies for permanent loss of sight in both eyes. This definition is also covered in our Child Cover option. Our Trauma Plus cover also pays a partial benefit of 20% up to \$100,000 for permanent loss of sight in one eye.

In addition, our Income Care range provides replacement income if you are unable to work due to sickness or injury relating to an eye injury or disease. The Specific Injuries Benefit in our Income Care Plus also pays up to 12 months of monthly benefits for the total and permanent loss of use of sight in one eye, regardless of whether you are capable of returning to work or not. Importantly, these benefits begin from the date of injury.

The table below shows how the benefit would be paid with the loss of sight in one and then both eyes.

<sup>1</sup> ABS 2003 Survey of Disability, Ageing and Carers. Cat No. 4430.0

<sup>2</sup> Eye Research Australia 2004, *Clear Insight: The Economic Impact and Cost of Vision Loss in Australia* A Report prepared by Access Economics Pty Ltd. The Centre for Eye Research Australia, Melbourne 2004

<sup>3</sup> A.L. Imberger, A.E. Altmann, W. Watson 1998 *Unintentional Adult Eye Injuries in Victoria (Monash University Accident Research Centre 1998)*

<sup>4</sup> Australian Institute of Health and Welfare 2002. *Diabetes: Australian Facts 2002*. AIHW Cat.No. CVD 20 (Diabetes Series No 3) Canberra: AIHW



Type of policy	Sum insured	Benefit paid loss of sight in one eye	Benefit paid loss of sight in both eyes
Total and Permanent Disability (stand alone)	\$500,000	n/a	\$500,000
Trauma Plus (stand alone)	\$500,000	Partial benefit – 20% \$100,000	\$500,000
Income Care Plus	\$6,000 monthly benefit	Specific Injuries Benefit (if still working) 12 x monthly benefit of \$6,000 \$72,000 OR (if not working) \$6,000 monthly benefit paid to age 65	Deemed TPD Paid a tax free lump sum under Lump sum in IP option. \$1,080,000 (Based on age of 40 & factor of 15 applied)

### Summary

As you can see from above, loss of sight issues relating to disease and injury is a growing concern for all Australians. However, CommInsure has numerous insurance options in place, should this disability happen to one of your clients.

### Important information

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