

Why you should recommend crisis cover

With the incidence of cancer increasing year on year¹ and the occurrence of cardiovascular diseases preventing many families from living a full life because of disability,² it is more important now than ever before to recommend crisis cover to your clients.

Many Australian families struggle, both emotionally and financially, when someone in their family is diagnosed with a life threatening or debilitating health condition. By recommending that your clients take out crisis cover, you can assist them to ease the financial burden should they be unfortunate enough to suffer a traumatic event.

Some facts which may encourage your clients to think more about crisis cover:

Cancer

In Australia, cancer has been the leading cause of death in Australia over the past six years, with more than 39,000 people estimated to die from it each year. 1 in 2 men, and 1 in 3 women, will be diagnosed with cancer before the age of 85. Amongst the most common cancers in Australia are cancer of the digestive organs, breast cancer, skin cancer, lung cancer and prostate cancer.³

Prostate Cancer⁴

- Almost 3,000 men die each year of prostate cancer and around 18,700 new cases are diagnosed every year.
- Each day about 32 men learn news that they have prostate cancer – tragically one man every three hours will lose his battle against this insidious disease.

Breast Cancer⁵

- More than 2,640 women will die from the disease in a single year – making it the leading cause of cancer-related death in females.
- One in 8 women will be diagnosed with breast cancer by the age of 85.

Skin Cancer⁶

- Over 380,000 Australians are treated for skin cancer each year – that's over 1,000 people every day.
- Over 1,600 Australians die from skin cancer each year.
- Australia has the highest rate of skin cancer in the world. Skin cancers account for around 80% of all new cancers diagnosed each year in Australia. Each year Australians are four times more likely to develop a common skin cancer than any other form of cancer.

Cardiovascular disease (CVD)⁷

- CVD is the term used for heart, stroke and blood vessel diseases.
- CVD kills 1 Australian every 10 minutes and prevents 1.4 million people from living a full life because of disability caused by the disease.
- CVD is one of Australia's largest health problems. Despite improvements over the last few decades, the health and economic burden of CVD exceeds that of any other disease.

Recommend one of the best Crisis Recovery plans in the market

AIG Life's Priority Protection Crisis Recovery and Crisis Recovery Stand Alone benefits have the highest rating from Proplanner for the following definitions:

- Angioplasty
- Cancer (General)
- Cancer (Male Organs)
- Coronary By-Pass Surgery
- Heart Attack
- Stroke
- Aorta Surgery
- Aplastic Anaemia
- Benign Tumours
- Blindness
- Cardiomyopathy
- Chronic Kidney Failure
- Chronic Lung Disease
- Loss of Independent Existence
- Loss of Speech
- Motor Neurone Disease
- Muscular Dystrophy

The market leading definition of 'Male Cancer' has provided AIG Life with the highest possible Proplanner rating, based on when AIG Life will pay a claim for Prostate Cancer. The Crisis Recovery and Crisis Recovery Stand Alone benefits under the Priority Protection policy provide the full trauma benefit for all types of malignant prostate cancers including those classified as T1a, or its equivalents.

T1: Clinically unapparent tumour not palpable nor visible by imaging:

- T1a: Tumor incidental histologic finding in 5% or less of tissue resected (in prostatectomy).
- T1b: Tumor incidental histologic finding in more than 5% of tissue resected.
- T1c: Tumor identified by needle biopsy (e.g. because of elevated PSA).

To assist in easing the financial burden in the case of a traumatic event, suggest crisis cover to your clients. To find out more about AIG Life's Crisis Recovery benefit, please contact your local Sales Manager or our Adviser Services team on Freecall 1800 033 490.

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