

# LifeCare Trauma Insurance

## Fact Sheet



LifeCare Trauma Insurance is truly a living insurance benefit. It's about providing financial freedom. A lump sum benefit provides financial assistance when you need it the most. The cash payment alleviates financial pressure around lifestyle changes that result from the suffering of a traumatic event (of which 33 are covered under this policy). LifeCare Trauma Insurance offers the flexibility of optional Life and Total and Permanent Disability cover to allow you to tailor a comprehensive package to meet your clients' individual needs.

<b>Purpose of product</b>	To pay a lump sum benefit in the event of the insured suffering from one of the listed Trauma events, optional Death, and Total and Permanent Disability (TPD).										
<b>Entry ages</b>	<table> <tr> <td>Trauma cover:</td> <td>16–64 next birthday</td> </tr> <tr> <td>Death and Terminal Illness:</td> <td>16–79 next birthday</td> </tr> <tr> <td>Total and Permanent Disability:</td> <td>16–64 next birthday</td> </tr> <tr> <td>Buy Back option:</td> <td>16–64 next birthday</td> </tr> <tr> <td>ChildCare option:</td> <td>1–16 next birthday</td> </tr> </table>	Trauma cover:	16–64 next birthday	Death and Terminal Illness:	16–79 next birthday	Total and Permanent Disability:	16–64 next birthday	Buy Back option:	16–64 next birthday	ChildCare option:	1–16 next birthday
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<b>Expiry ages</b>	<table> <tr> <td>Trauma:</td> <td>99 next birthday*</td> </tr> <tr> <td>Death and Terminal Illness:</td> <td>99 next birthday</td> </tr> <tr> <td>TPD:</td> <td>65 next birthday</td> </tr> <tr> <td>ChildCare:</td> <td>16 next birthday</td> </tr> </table> <p>* Limited conditions apply from age 70.</p>	Trauma:	99 next birthday*	Death and Terminal Illness:	99 next birthday	TPD:	65 next birthday	ChildCare:	16 next birthday		
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<b>Multiple lives</b>	Up to two people can be covered with only one policy fee payable.										
<b>Maximum benefit levels</b>	<table> <tr> <td>Trauma:</td> <td>\$2 million</td> </tr> <tr> <td>Death and Terminal Illness:</td> <td>\$10 million (higher sums insured evaluated on an individual basis)</td> </tr> <tr> <td>TPD:</td> <td>\$2.5 million</td> </tr> <tr> <td>ChildCare option:</td> <td>\$50,000 fixed benefit level</td> </tr> </table>	Trauma:	\$2 million	Death and Terminal Illness:	\$10 million (higher sums insured evaluated on an individual basis)	TPD:	\$2.5 million	ChildCare option:	\$50,000 fixed benefit level		
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<b>Premium options</b>	Variable yearly stepped or guaranteed yearly stepped rates.										
<b>Minimum premium</b>	\$250 – includes \$65 policy fee.										
<b>Payment options</b>	<ul style="list-style-type: none"> <li>Yearly – no extra charge</li> <li>Half Yearly – 3% processing fee</li> <li>Monthly – 6% processing fee</li> </ul>										
<b>Sum Insured discounts</b>	10% at \$500,000 and above.										
<b>Guarantees</b>	<ul style="list-style-type: none"> <li>MetLife guarantees to renew insurance cover each year provided that insurance premiums are paid when due.</li> <li>MetLife offers a guarantee of upgrade promise.</li> </ul>										
<b>Exclusions</b>	<ul style="list-style-type: none"> <li>Trauma: Any condition referred to as an excluded event under Trauma definitions (refer to Trauma definitions contained within the Product Disclosure Statement).</li> <li>Death and Terminal Illness: Suicide within 13 months of the commencement or reinstatement date.</li> <li>TPD: Self-inflicted injury.</li> </ul>										
<b>Benefits</b>											
<b>Trauma</b>	<ul style="list-style-type: none"> <li>Provides a lump sum benefit should the insured suffer from one of the listed trauma events.</li> <li>Loss of Independence is covered to age 99.</li> <li>Built-in life cover of \$10,000 in the form of a bereavement benefit when stand-alone trauma is selected.</li> </ul>										

<b>Advance Funeral Benefit</b> <small>(with Death and Terminal Illness Option)</small>	\$10,000 advance payment of Death Benefit upon presentation of proof of age and Death Certificate.
<b>Financial Planning Benefit</b>	Up to \$500 upon presentation of receipts for financial planning consultations after benefit payment.
<b>CPI Increases</b>	Increases will not apply if they would cause the Sum Insured to exceed: <ul style="list-style-type: none"> <li>Death and Terminal Illness: \$10 million</li> <li>Trauma: \$2 million</li> <li>TPD: \$2.5 million</li> </ul>
<b>Optional benefits (for an additional Premium)</b>	
<b>Death and Terminal Illness</b>	<ul style="list-style-type: none"> <li>Lump sum payment in the event of death. This amount can be higher than the trauma cover selected.</li> <li>A person is considered terminally ill under this policy if diagnosed with having less than 12 months to live.</li> <li>Cover is up to \$2.5 million or the life sum insured, whichever is the lesser.</li> </ul>
<b>Total and Permanent Disability (TPD)</b>	<ul style="list-style-type: none"> <li>Provides a lump sum payment in the event of TPD.</li> <li>'Any Occupation', 'Own Occupation' and 'Homemaker' occupation available.</li> <li>Loss of Independence is covered to age 99.</li> </ul>
<b>Buy Back</b>	Allows repurchase of Death covers after a Trauma benefit payment.
<b>ChildCare</b>	\$50,000 trauma cover available for up to 4 children. \$50 premium is payable for each child insured. Continuation into an ordinary Trauma policy at age 16.

<b>Immediate cover for</b>	<b>Immediate ChildCare cover for</b>	<b>3 month waiting period for</b>
Accidental HIV Infection Alzheimer's Disease Aplastic Anaemia Benign Brain Tumour Blindness Cardiomyopathy Chronic Liver Failure Chronic Lung Failure Chronic Renal Failure Coma Diplegia Encephalitis Hemiplegia Loss of Hearing Loss of Independent Existence Loss of Speech Major Head Trauma Major Organ Transplant Motor Neuron Disease Multiple Sclerosis Muscular Dystrophy Out of Hospital Cardiac Arrest Paraplegia Parkinson's Disease Primary Pulmonary Hypertension Quadriplegia Severe Burns	Aplastic Anaemia Blindness Cardiomyopathy Chronic Liver Failure Chronic Lung Failure Chronic Renal Failure Coma Diplegia Encephalitis Hemiplegia Loss of Hearing Loss of Independent Existence Loss of Speech Major Head Trauma Major Organ Transplant Meningitis Multiple Sclerosis Open Chest Surgery Paraplegia Primary Pulmonary Hypertension Quadriplegia Severe Burns	Coronary Artery Angioplasty* Coronary Artery Angioplasty Triple Vessel* Coronary Artery Bypass Surgery Heart Attack Malignant Cancer Open Chest Surgery Stroke  No payment will be made for these conditions if the insured event occurs within 3 months of the commencement or reinstatement date of the policy. If one of these insured events occurs again after the 3 month period and it is not related to the first occurrence, a benefit will then be paid. The 3 month waiting period will not apply where this policy is replacing existing trauma cover which is an amount greater than or equal to the sum insured under this policy. * To be entitled to a benefit for Coronary Artery Angioplasty and Coronary Artery Triple Vessel you must have a minimum trauma Sum Insured of \$100,000. Payment under this benefit will be limited to 10% of your trauma Sum Insured, up to a maximum of \$25,000. Your Sum Insured under the Trauma Insurance will then be reduced by the amount paid for Coronary Artery Angioplasty and Coronary Artery Triple Vessel. Not available under ChildCare option.

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