

Because it's all about the recovery

When you're building a career and a family, it's not often you get time to focus purely on yourself.

But what if bad health meant you had to do just that? Who would do all the things you pride yourself in doing every day?

Protect yourself... and your family

Trauma insurance helps minimise the financial impact of serious illness – giving you some breathing space while you recover.

It provides a lump sum, or equivalent instalments, if you are diagnosed a specified medical condition like cancer, heart attack or stroke.

This money can help you take care of the mortgage, pay your medical expenses, and generally keep your household afloat while you focus on getting better.



Customer Services

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Trauma Cover

Protection for life™



INVESTMENT · INSURANCE · SUPERANNUATION



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The facts of life

- ❗ **1 in 3 Australian males, and 1 in 4 females, can expect to be diagnosed with cancer before age 75¹.**
- ❗ **On average, households (in NSW) can expect to incur \$47,200 in financial costs after a member of that household is diagnosed with cancer².**
- ❗ **Only 4% of 30-something Australians with children have adequate insurance cover³.**

1 'Cancer in Australia: an overview, 2006'
Australian Institute of Health and Welfare, June 2007

2 'Cost of Cancer in NSW'
Access Economics Report for the Cancer Council NSW, April 2007

3 'Fast facts: A nation exposed'
Investment and Financial Services Association, August 2005

Ask yourself...

- Do you have any children or dependants?
- Do you have a mortgage?
- Do you have any other debts?

If you answered 'yes' to any of these questions, there's every chance you need insurance.

And if you answered 'yes' to two or three, you're generally considered to be in a high risk category in terms of your insurance needs.

When it happens...

A part-time primary school teacher and a full-time mother, Anna liked to maintain her sanity by reading. And apart from the odd child-induced headache, she always thought she was in reasonable shape.

But in the course of a routine check-up, Anna's doctor discovered a cancerous tumour in her breast – meaning her breast had to be removed.

With no history of cancer in the family, Anna had no reason to suspect this could happen to her. She didn't even have a noticeable lump. It was just a matter of luck and good timing that the cancer was picked up as early as it was. Although she didn't feel that lucky when she had to break the news to her husband.

A year earlier Anna had taken out an ING Trauma Cover policy. The \$100,000 lump sum she received covered her treatment costs and allowed her to pay off a few debts. There was even enough left over to take her family (and her books) on a much needed holiday.

Protection for life™



How do you get the insurance you need?

A financial adviser can show you what types of insurance are available, work out how much you need, and help ensure your cover is structured cost-effectively.

And you might be pleasantly surprised by how affordable insurance is.

As an example, a 35 year old non-smoker – male or female – can get **\$500,000 Life Cover and \$100,000 Trauma Cover for a little over \$1.50 a day** (Source: ING Life Limited).

To put this in perspective, think about how much it costs to insure your car every year.