

A helping hand when you need it most



For the year ending 31 December 2007 AXA paid a total of \$31m in trauma insurance claims.¹

Medical traumas are an unfortunate reality, and can change people's lives forever. The expenses associated with such traumas can magnify the problem.

Trauma insurance provides a lump sum in the event that you suffer from one of the trauma events listed in AXA's Trauma Insurance Plans. The Trauma Insurance Plan and Trauma Insurance Plus Plan provide benefits if defined trauma events occur, including heart attack, cancer and stroke. Trauma Insurance Plus provides more comprehensive cover, including benefits for pre and early cancerous conditions. Trauma insurance pays a lump sum benefit that can be used for:

- rehabilitation and recovery costs
- refitting your home or relocating to a more suitable surrounding
- outstanding debts or providing an ongoing income, or
- a professional carer or to enable your partner or family to reduce their working hours to look after you.

Trauma Insurance benefits

AXA's Trauma Insurance Plans provides you with the following benefits:

Benefit	Description ²
24 hour worldwide cover	You are covered 24 hours a day anywhere in the world.
Financial Plan Benefit	We will pay a reimbursement of the actual cost incurred of up to \$2,000 for the provision of a financial plan, to a financial adviser who has provided a financial plan for you within six months of a total benefit being paid for total and permanent disability.
Indexation benefit	Your benefit automatically increases with the Consumer Price Index (CPI).
Upgrade of benefits	Future improvements to your specific plan may be passed on to you.
Interim cover	Gives you conditional protection for certain accidental Trauma Events, for a specific period of time, while we are assessing your application.

1 Individual insurance payments only.

2 For the full terms and conditions on any of the benefits listed, ask your adviser for a copy of AXA's current Insurance Product Disclosure Statement.

3 Level premiums will alter to stepped premiums from age 65.

4 On the first renewal date after age 70 only the Loss of Capacity for Independent Living trauma event applies.

Availability of cover

Premium structure	Entry age	Expiry age
Stepped	16 to 68 next birthday	99 ³
Level	16 to 60 next birthday	99 ^{3,4}

Trauma events covered by AXA's Trauma Insurance Plans

- Adult insulin dependent diabetes
- Alzheimer's disease and other dementias
- Angioplasty
- Aplastic anaemia
- Benign brain tumour
- Blindness
- Cancer
- Cancer early payment[#]
- Cardiac arrest
- Cardiomyopathy
- Chronic kidney failure
- Chronic liver disease
- Coma
- Coronary artery surgery
- Deafness
- Diplegia
- Encephalitis
- Heart attack
- Heart valve surgery
- Hemiplegia
- Loss of capacity for independent living
- Loss of limbs
- Loss of limbs and sight
- Loss of speech
- Lung disease
- Major head injury
- Major organ transplant
- Medically acquired HIV
- Medical condition requiring life support
- Motor neurone disease
- Multiple sclerosis
- Muscular dystrophy
- Occupationally acquired HIV
- Paraplegia
- Parkinson's disease
- Pneumonectomy
- Primary pulmonary hypertension
- Quadriplegia
- Severe burns
- Stroke
- Surgery of the aorta
- Triple vessel angioplasty

Pre and early cancerous conditions covered by AXA's Trauma Insurance Plus

- T1 prostate tumours
- Early detected small malignant melanomas
- Carcinoma in situ of the breast
- Carcinoma in situ of the vulva
- Carcinoma in situ of the vagina
- Carcinoma in situ of the fallopian tubes
- Carcinoma in situ of the cervix



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Trauma Insurance optional benefits

AXA's Trauma Insurance Plans can provide the following optional benefits which can be purchased for an additional premium.

Optional benefit	Description ⁵
Total and Permanent Disability	Provides a lump sum payment if you become totally and permanently disabled.
Business Solutions – Trauma	Allows you to apply each year for increases to your business insurance benefit amount (up to allowable maximums), without the need for medical underwriting.
Children's Trauma	Allows you to cover up to five of your children under the Trauma Insurance Plan.
Trauma Reinstatement	Allows you to buy back trauma insurance 12 months after being paid a trauma benefit.

What your financial adviser can do for you

With the rapid improvements in modern medicine, many people who suffer a trauma such as cancer, heart attack or stroke can expect to survive and recover to live long into the future. AXA's Trauma Insurance Plans can step in to provide a financial helping hand, to maintain the quality of your life, in the event that you suffer a traumatic event.

Ask your financial adviser for further information about the level of trauma insurance for your personal needs. This can be a great step towards securing peace of mind for your family and dependants' financial future.

⁵ For the full terms and conditions on any of the benefits listed, ask your adviser for a copy of AXA's current Insurance Product Disclosure Statement.

⁶ Please see AXA's current Insurance Product Disclosure Statement (PDS) for specific definitions of these cancers.

The availability of Comprehensive Cancer as an optional benefit under the Trauma Insurance Plan has been removed. The trauma events formerly covered under this option and referred to as 'Cancer early payment', are now available under the new Trauma Insurance Plus Plan. This new trauma plan provides the same level of cover as the Trauma Insurance Plan with the inclusion of 'Cancer early payment' to the list of 41 trauma events already offered under this plan.

Cancer early payment can provide you with a partial lump sum payment if you are diagnosed with:

- Prostate tumours classified as T1 (all categories) under the TNM classification system or of an equivalent classification, where major interventionist therapy is not required.
- Malignant melanomas, which are both less than Clark Level 3 and less than 1.5mm thickness as determined by histological examination.⁶
- Carcinoma in situ⁶ of the breast where the tumour is classified as TNM stage Tis. There is no requirement for the breast to be removed.
- Carcinoma in situ⁶ of the vulva, vagina or fallopian tube where the tumour is classified as TNM stage Tis or FIGO Stage 0.
- Carcinoma in situ⁶ of the cervix that is at TNM stage Tis or CIN 3 grading.

If you are diagnosed with any of these specific cancers, you will be paid the greater amount of:

- 10 per cent of your trauma benefit, or
- \$10,000.

If you are diagnosed with a prostate tumour classified as T1 (all categories), that is confirmed by histological examination and requires you to undertake major interventionist therapy including radiotherapy, chemotherapy, biological response modifiers or any other major treatment, or if the tumour is completely untreatable, then we will pay you the total benefit.

Important information

This publication has been prepared to provide you with factual information only. It is not intended to take the place of professional advice and you should not take action on specific issues in reliance on this information. In preparing this information, we did not take into account the financial objectives, situation or particular needs of any particular person. Before making a decision whether to acquire this product, you need to consider (with or without the assistance of an adviser) whether this information and the information contained in the Product Disclosure Statement (PDS) is appropriate to your needs, objectives and circumstances. Copies of the PDS can be obtained from your adviser or by calling 1800 655 655. Applications for AXA Australia products will only be accepted on receipt of an application form accompanying a current PDS. The National Mutual Life Association of Australasia Limited (NMLA) and its associates derive income from issuing this product, full details of which are contained in the PDS. This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

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