

ADVISER
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10 reasons why OneCare Trauma Cover leads the market

Innovative, flexible and customer-focused insurance

1) Choice of two cover types

To give your clients greater flexibility, OnePath Life Limited (OnePath Life) offers two cover types; Trauma Comprehensive and Trauma Premier.

Trauma Comprehensive protects your clients against 44 specified trauma conditions – giving them comprehensive protection at an affordable price.

Trauma Premier gives your clients maximum trauma protection – with 44 full and 11 partial trauma conditions.

2) A quality and extensive list of conditions

OnePath Life covers a total of **44** full payment conditions and 11 partial payment conditions.

Like other products on the market, there are qualifying periods for the conditions marked with an asterisk (*) below. However, OnePath Life believes that a client should not have to wait for administration processing, so the **qualifying period begins on application**.

Full payment conditions include:

Conditions	
Alzheimer's disease	loss of speech
angioplasty	loss or paralysis of limb
aortic surgery	major head trauma
aplastic anaemia	major organ transplant
benign brain tumour	medically acquired HIV
benign tumour of the spine	meningitis and/or meningococcal disease
blindness	motor neurone disease
cancer	multiple sclerosis
cardiomyopathy	muscular dystrophy
chronic kidney failure	occupationally acquired HIV
chronic liver disease	open heart surgery
chronic lung disease	Parkinson's disease
cognitive loss	pneumonectomy
coma	primary pulmonary hypertension
coronary artery by-pass surgery	severe burns
deafness	severe diabetes
dementia	severe osteoporosis
encephalitis	severe rheumatoid arthritis
heart attack	stroke
heart valve surgery	systemic sclerosis
intensive care	terminal illness
loss of independent existence	triple vessel angioplasty

Partial payment conditions include:

Conditions	
adult insulin dependent diabetes mellitus*	melanoma*
burns of limited extent	partial blindness*
carcinoma in situ (CIS)*	partial deafness*
chronic lymphocytic leukaemia	severe endometriosis*
diagnosed benign tumour	systemic lupus erythematosus (SLE) with lupus nephritis*
hydrocephalus*	

3) Premier Maximiser Option

This option gives your clients more benefits, sooner – with no additional underwriting. Available under Trauma Premier, this generous benefit doubles the amount payable for any partial payment condition (to a maximum of \$200,000).

It also applies to angioplasty, doubling the amount payable to a maximum of \$40,000.

4) Life Cover Buy Back (Trauma Cover taken with Life Cover)

This in-built feature allows your client to **boost their protection after a Trauma claim** – giving them the option to purchase the same level of Life Cover as the amount of the Trauma benefit paid after 6 or 12 months (depending on the condition claimed against).

OnePath Life will write to your client with this offer, which can be taken out without any additional medical evidence.

5) Double Trauma Option (Trauma Cover taken with Life Cover)

This extra cost option works in a similar way as the Life Cover Buy Back feature (see above), but the added bonus is that **your client does not have to wait 12 months** to exercise the option. Furthermore, they will **never have to pay premiums** on the restored Life Cover.

6) Trauma Cover Reinstatement Option (applies to stand alone Trauma Cover and Trauma Cover taken with Life Cover)

OnePath Life will write to your client offering them to **reinstate their Trauma cover 12 months after making a claim** – without having to supply medical evidence.

While your client will not be able to claim again for the same or any related condition, it does give them cover where they may otherwise be uninsurable.

7) Life Cover Purchase Option (stand alone Trauma Cover)

This extra cost option also works the same way as the Life Cover Buy Back feature, but is specifically designed for stand alone Trauma policies where no linked Life Cover benefit exists.

OnePath Life will write to the client when this option is available to them, and no further medical evidence is required.

8) Baby Care Option

The Baby Care Option allows you to offer additional cover to your female clients who are planning a family – paying your client a lump sum if:

- they experience a complication with pregnancy e.g. eclampsia (\$50,000)
- their child is born with congenital abnormalities e.g. Down's syndrome (\$50,000)
- a foetus/new born dies (\$10,000).

OnePath Life's coverage is among the highest in the market, and your client **only needs to pay for it if and when they need it.**

9) Extra Care Cover

Available on any OneCare product, Extra Care allows you to top-up your client's cover with up to three additional benefits; **Accidental Death, Terminal Illness and Extended Needle Stick.**

The maximum sum insured per benefit is \$1 million, and the Extra Care sum insured can exceed the sum insured of the cover it is attached to – giving your client even greater flexibility.

10) A range of other benefits, features and options

OnePath Life is one of only a few insurers that reward your clients with premium discounts when they package all of their insurances. There are three key discounts; **size, multi-cover and multi-group** discounts.

OneCare Trauma Cover also offers a number of built-in benefits, features and options, as shown in the table below.

OneCare Trauma Cover		
Built-in benefits	Built-in features	Options available at extra cost
<ul style="list-style-type: none"> • Trauma Benefit • Limited Death Benefit • Accommodation Benefit • Financial Advice Benefit 	<ul style="list-style-type: none"> • Indexation • Future Insurability • Business Debt Protector • Life Cover Buy Back • Premium Freeze • Auto Conversion 	<ul style="list-style-type: none"> • TPD Cover as an option to Trauma Cover Premium Waiver Disability Option • Business Guarantee Option • Double Trauma Option • Life Cover Purchase Option • Trauma Cover Reinstatement Option • Premier Maximiser Option • Baby Care Option

For more information about OneCare,
 speak to your Business Development
 Manager or call 1800 222 066.

This information is current at November 2010 but is subject to change. Updated information will be available free of charge from onepath.com.au. OneCare is issued by OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341. Australia and New Zealand Banking Group Limited (ANZ) ABN 11 005 357 522 is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). OnePath Life is owned by ANZ – it is the issuer of the product but it is not a Bank. Except as set out in the issuer's contract terms (including the PDS), this product is not a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the issuer.

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