

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 full and 2 partial specified trauma conditions – giving them comprehensive protection at an affordable price.

Trauma Premier gives your clients maximum trauma protection – with 44 full and 15 partial trauma conditions.

2) A quality and extensive list of conditions

OnePath Life covers a total of **44** full payment conditions and 15 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	dementia
aortic surgery*	encephalitis
aplastic anaemia	heart attack*
benign brain tumour	heart valve surgery*
benign tumour of the spine	intensive care
blindness	loss of independent existence
cancer*	loss of speech
cardiomyopathy	loss or paralysis of limb
chronic kidney failure	major head trauma
chronic liver disease	major organ transplant
chronic lung disease	medically acquired HIV
cognitive loss	meningitis and/or meningococcal disease
coma	motor neurone disease
coronary artery by-pass surgery*	multiple sclerosis
deafness	muscular dystrophy

Conditions

occupationally acquired HIV	severe diabetes*
open heart surgery*	severe osteoporosis *
out of hospital cardiac arrest*	severe rheumatoid arthritis*
Parkinson's disease	stroke*
pneumonectomy	systemic sclerosis*
primary pulmonary hypertension	terminal illness
severe burns	triple vessel angioplasty*

Partial payment conditions include:

Conditions

adult insulin dependent diabetes mellitus*	hydrocephalus*
angioplasty*	melanoma*
burns of limited extent	minor heart attack*
carcinoma in situ (CIS)*	partial blindness*
chronic lymphocytic leukaemia	partial deafness*
colostomy and/or ileostomy	severe endometriosis*
critical care	systemic lupus erythematosus (SLE) with lupus nephritis*
diagnosed benign tumour	

3) Premier Maximiser Option

This option gives your clients more benefits 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 and minor heart attack 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 rewards 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 May 2012 but is subject to change. OneCare is issued by OnePath Life Limited (OnePath Life) ABN 33 009 657 176, AFSL 238341. This document includes a summary of the benefits and features offered by OneCare. Please refer to the OneCare product disclosure statement (PDS) for full terms and conditions. Before acquiring a financial product or deciding whether to continue to hold a financial product, a customer should read the relevant PDS available at onepath.com.au and consider whether this product is right for them.