

Risk Protection Plan Trauma Protection

*Enjoy financial stability when
you need it most*

Resolution Life

A logical and effective way to protect your lifestyle, Risk Protection Plan (RPP) Trauma Protection provides financial back-up if you suffer a specified serious illness or injury.

What is Trauma Protection?

No one wants to imagine the worst happening but in case it does, Trauma Protection is your safety net. Should you suffer a specified serious illness or injury, or undergo a serious medical procedure outlined in your policy, it could provide you with a lump sum payment to use any way you like.

Why do you need it?

Trauma Protection can provide peace of mind that you and your family will be financially supported in the event of certain specified serious illnesses, injuries or medical procedures. From helping pay your medical care to helping to cover your mortgage or household bills, you can choose how best to use your chosen amount, leaving you to focus on the more important things, like your treatment, recovery and spending time with your loved ones.

Key features of RPP Trauma Protection

Diagnosis payment: If you are diagnosed with one of the following conditions listed below and separately defined in the policy, you could receive a lump sum payment. You decide the amount of this lump sum when you take out your policy although it may be reduced by any prior payment for Trauma Plus or other linked covers.

<p>RPP Trauma Protection</p>	<p>Heart disorders - Heart attack*, Coronary artery bypass surgery*, Heart valve surgery, Primary pulmonary hypertension, Surgery of the aorta, Angioplasty triple vessel*, Cardiomyopathy and Out-of-hospital cardiac arrest.</p> <p>Cancer* - specified cancer conditions.</p> <p>Nervous system disorders - Stroke*, Multiple sclerosis, Parkinson's disease, Alzheimer's disease, Dementia, Motor neurone disease, Creutzfeldt-Jakob disease, Muscular dystrophy and Meningitis.</p> <p>Injury or disease - Loss of limbs, Loss of limbs and sight, Paraplegia, Quadriplegia, Diplegia, Hemiplegia, Major head injury, Loss of capacity for independent living and Severe burns.</p> <p>Body organ disorders - Advanced diabetes*, Major organ transplant, Chronic kidney failure, Chronic liver disease and Chronic lung disease, Encephalitis, Blindness, Coma, Deafness, Loss of speech, Pneumonectomy and Benign brain or Spinal cord tumours.</p> <p>Blood disorders - including Aplastic Anaemia, Occupationally and medically acquired HIV infection.</p>	
<p>RPP Trauma Protection Plus Option</p>	<p>Full payments for</p> <p>Diagnosis of Alzheimer's disease Waiting list for major organ transplant Severe rheumatoid arthritis* Systemic lupus erythematosus* Systemic sclerosis Heart attack*</p>	<p>Partial payments for</p> <p>Cancer - Malignant Melanoma diagnosis, Prostate Cancer diagnosis, Breast Cancer diagnosis, Early stage cancer*, Chronic lymphocytic leukaemia*.</p> <p>Nervous system disorders - Hydrocephalus, Parkinson's disease diagnosis, Dementia diagnosis, Multiple sclerosis diagnosis.</p> <p>Body organ disorders - Adult Insulin-Dependent Diabetes*, Cochlear implant, Colostomy, Ileostomy, Loss of hearing in one ear, Severe inflammatory bowel disease* and Severe osteoporosis*.</p> <p>Injury or disease - Intensive care, Major burns, Loss of one limb, Loss of sight in one eye.</p> <p>Heart disorders - Minimally-invasive heart valve surgery*, Minimally-invasive surgery of the aorta* and Angioplasty*.</p>

*Conditions subject to a ninety day qualifying period (a period during which no benefit is payable) from the commencement date (or date of reinstatement) of the Trauma Protection.

Additional options available to boost your cover

- **RPP Trauma Plus:** Subject to satisfying certain conditions, this option offers more substantial protection by covering 28 additional health conditions - full payment on an additional 6 conditions, and partial payments on an additional 22 conditions.
- **Premium waiver:** Depending on your particular circumstances, if you become “totally disabled” (as defined) and remain totally disabled for the duration of the waiting period, you won’t have to pay premiums until you are back working or turn 65.
- **Linked cover:** To provide you with the flexibility to reduce your premiums, you can link your RPP Trauma Protection with RPP Life Protection to have a lower premium on your Trauma Protection. Any Trauma claims paid will be offset from the Life Protection sum insured.
- **RPP Trauma Protection buy back:** If you have this option, subject to satisfying certain conditions, you can reinstate your RPP Trauma Protection 12 months after a full trauma claim payment, without the need to provide additional health evidence.
- **RPP Life Protection buy back:** If you have RPP Life Protection linked to your RPP Trauma Protection cover, with this option, subject to satisfying certain conditions, you have the ability to restore the Life Protection to the full amount one year after receiving a full RPP Trauma Protection payment, (six months on some trauma payments) without the need to provide additional health evidence.
- **Adapting to life changes:** Your insurance cover may need updating from time to time. The Future Insurability Option may give you the opportunity to increase your cover every 3 years and for certain life changing events like getting married, having a baby or buying a home without providing new health evidence, provided you get in touch with us within the specified time period. You can increase your cover 6 times in total, however only once in a 12 month period and certain maximum cover increases apply. You cannot increase cover if you are over age 55 or your premiums are being waived under the Premium waiver option.
- **Level RPP Trauma Protection premium:** This option is designed to keep your premium steady right through the lifespan of your policy, so you can budget more easily. It will only change as a result of inflation or alterations to your insurance cover.
- **RPP Trauma Protection for children:** Including your children, aged between 3 and 18 years, with this option, could enable you with the flexibility of a receiving a lump sum to help you look after your child, should they suffer a specified medical condition or injury. See the RPP Trauma for Children product card for full details.

Other things you need to know

- You can apply for RPP Trauma Protection between the ages of 15 and 60 years, or (or 15-65 if linked to a RPP Life Protection policy).
- Cover ends when you’re 70 years old (unless you specify an earlier cover end date), or age 100 on specified conditions, if linked to an RPP Life Protection policy.
- A waiting period applies for certain conditions. If you seek medical advice on symptoms relating to a trauma condition within this period then no benefit will be payable for that condition.
- Premiums for RPP Trauma Protection depend on age, gender, smoking status and your and your family’s health and medical history.
- Resolution Life will not pay any claim where any condition is attributable to intentional self-injury or an intentionally contracted infection or any such attempts, or an injury or illness which results in the death of the life insured (or their child) within 14 days of the sustaining of that injury or diagnosis of that illness.
- 14 day free look period. We want you to be completely satisfied with your Resolution Life policy, so we offer a full refund of any premiums paid if you choose to cancel any new cover within 14 days of receiving your policy document. Even after 14 days, you can still cancel your cover - we’ll refund the money you’ve paid in advance for the period after cancellation.

Want to know more?

Insurance is complex. It’s important to note that this product card is just the tip of the iceberg and only provides a brief summary of the key features of the relevant cover, which are subject to change without notice. Full details including definitions, exclusions, terms and conditions are set out in the policy document.

We want to be able to pay claims that meet the policy terms and conditions. So you know what you are covered for, it’s essential that you read the policy document. If you don’t have a copy or you’d like more information about how RPP Trauma Protection can protect you and the people you love, talk to your Resolution Life Adviser today.

Alternatively, you can call us on **0800 808 267** or visit **resolutionlife.co.nz**