

# Lifetrack Trauma Cover

*Enjoy financial stability when you need it most*

**Resolution Life**

A logical and effective way to protect your lifestyle, Lifetrack Trauma Cover provides financial back-up if you suffer a specified serious illness or injury.

## What is Trauma Cover?

No one wants to imagine the worst happening but in case it does, Trauma Cover is your safety net. Should you suffer a specified serious illness or injury, or undergo a specified 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 Cover 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 to 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 Lifetrack Trauma Cover

**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.

Lifetrack Trauma Cover	<b>Heart disorders:</b> Aortic surgery, Cardiomyopathy, Coronary artery angioplasty - triple vessel*, Coronary artery bypass surgery*, Heart attack - myocardial infarction*, Heart attack - out-of-hospital cardiac arrest, Heart valve surgery, Primary pulmonary hypertension.	
	<b>Cancer:</b> Cancer*, Cancer of the breast, prostate, skin or bowel*, Early stage cancer - major surgery*.	
Lifetrack Trauma Plus Option	<b>Nervous system disorders:</b> Alzheimer's disease, Creutzfeldt Jakob disease, Dementia, Meningitis, Motor neurone disease, Multiple sclerosis, Muscular dystrophy, Paralysis - hemiplegia, Parkinson's disease, Stroke*.	
	<b>Accidents:</b> Loss of independent living, Loss of use of hands or feet or loss of sight, Major head trauma, Paralysis-diplegia, paralysis-paraplegia, paralysis-quadruplegia/tetraplegia, Severe burns.	
Lifetrack Trauma Plus Option	<b>Body organ disorders:</b> Advanced diabetes*, Benign tumour of the brain or spinal cord, Blindness, Chronic liver disease, Chronic lung disease, Coma, Deafness/Loss of hearing, Encephalitis, Kidney (renal) failure, Loss of speech, Major organ transplant, Pneumonectomy.	
	<b>Blood disorders:</b> Aplastic anaemic, HIV/Aids - medically acquired, HIV/Aids - Occupationally acquired.	
	Full payment for	Partial payments for
	Diagnosis of Alzheimer's disease Waiting list for major organ transplant Severe rheumatoid arthritis* Systemic lupus erythematosus* Systemic sclerosis Heart attack*	<b>Cancer</b> - Malignant Melanoma diagnosis, Prostate Cancer diagnosis, Breast Cancer diagnosis, Early stage cancer - diagnosis benefit*, Chronic Lymphocytic Leukaemia*. <b>Nervous system disorders</b> - Hydrocephalus, Parkinson's disease diagnosis, Dementia diagnosis, Multiple Sclerosis diagnosis. <b>Body organ disorders</b> - Adult insulin dependent diabetes*, Deafness/Loss of Hearing - Cochlear implant, Colostomy, Ileostomy, Deafness/Loss of hearing in one ear, Severe inflammatory bowel disease* and Severe Osteoporosis*. <b>Injury or disease</b> - Intensive care, Major burns, Loss of use of limb, Loss of sight in one eye. <b>Heart disorders</b> - Minimally-invasive heart valve surgery*, Minimally-invasive surgery of the aorta* and Coronary Artery Angioplasty*.

\*Conditions subject to a three month qualifying period (a period during which no benefit is payable) from the commencement date (or date of reinstatement) of the Trauma Cover.

## Lifetrack Child's Trauma – as part of a parent's Lifetrack Trauma Cover

- This option provides cover of 20% of the parent's sum insured under Lifetrack Trauma Cover, up to a maximum of \$50,000. The Child of the Life Insured must be aged between 3 and 18 years and is covered, should they suffer one of the defined 43 conditions under their parents Lifetrack Trauma Cover (subject to a qualifying period for certain major traumas).

### Special events increase feature:

- Getting married, having a baby, buying a home or experiencing certain other life-changing events may give you the opportunity to increase your cover to match your new needs without providing new health evidence (provided you get in touch with us within 12 months). You can only increase your cover once in a 12 month period and certain minimum and maximum cover increases apply. You cannot increase cover if you are over age 60 or your premiums are being waived under the Premium cover option

### Additional options available to boost your cover

- **Lifetrack Trauma Plus:** This option offers more substantial protection by covering 28 additional health conditions - full payment for an additional 6 conditions and partial payment for an additional 22 conditions.
- **Premium cover:** If you become totally disabled (as defined) before age 65, as long as you remain continuously totally disabled you won't have to pay your premiums.
- **Linked cover:** To provide you with the flexibility to reduce your premiums, you can link your Lifetrack Trauma Cover with Lifetrack Life Cover to qualify for a reduced premium on the Life Cover. In some cases claims paid will reduce the sums insured of other linked covers.
- **Lifetrack Trauma Cover buy back:** If you have this option, subject to satisfying certain conditions, you could reinstate your Lifetrack Trauma Cover 12 months after Lifetrack Trauma Cover and Trauma Plus Cover claim payments, without the need to provide additional health evidence.
- **Lifetrack Life Cover buy back:** If you have Lifetrack Life Cover linked to your Lifetrack Trauma Cover, subject to satisfying certain conditions, with this option you may have the ability to restore the Life Cover to the full amount one year after receiving a full Lifetrack Trauma Cover payment (six months for some conditions), without the need to provide additional health evidence.
- **Lifetrack Children's Crisis Cover:** Including your children with this option could enable you to receive a lump sum to help you look after your child should they suffer a medical condition or injury specified in the policy document. Can be converted to Lifetrack Trauma Cover at any time between ages 16-20. See the Lifetrack Children's Crisis Cover product card for full details.

### Other things you need to know

- Lifetrack Trauma Cover is available for Resolution Life customers between the ages of 16 and 60 years.
- Cover for conditions expires at age 70 (unless you specify an earlier cover end date), except for 8 specified conditions which expire at age 85.
- A qualifying period applies for certain conditions. If you seek medical advice or treatment on symptoms relating to a trauma condition within this period then no benefit will be payable for that condition.
- Premiums for Lifetrack Trauma Cover depend on age, gender, smoking status and your and your family's health and medical history.
- Resolution Life will not pay if the person insured (or their child) or the policy owner causes the person insured (or their child) to suffer a "major trauma" (as defined) or such persons suffer a "major trauma" as a result of engaging in a criminal act for which the person insured (or their child) is convicted.
- **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 Lifetrack Trauma Cover 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**

**Product closed to new business on 31 December 2018 unless agreed in writing with Resolution Life Australasia Limited.**

Resolution Life Australasia Limited ABN 84 079 300 379, NZ Company No. 281363, AFSL No. 233671 (Resolution Life), Floor 15, 125 Queen Street, Auckland Central, Auckland 1010, is incorporated in Australia and operates in New Zealand.

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