



ClearView **LifeSolutions**
Trauma Cover



Protection when you need it most

We are living longer and surviving serious illnesses like cancer, stroke and heart disease that would have once resulted in an early death. This is great news and a lump sum payment upon diagnosis will ensure you can focus on your recovery, rather than worrying about the impact on your financial situation.

! Consider this...

Each year, around 55,000 Australians suffer a heart attack. This equates to one heart attack every 10 minutes.¹

In 2012 there were over 420,000 people living with the effects of stroke. This is predicted to increase to 709,000 in 2032.²

1 in 2 Australian men and 1 in 3 Australian women will be diagnosed with cancer by the age of 85.³

More than 60% of people diagnosed with cancer in Australia will survive more than five years after diagnosis.³

How would you cope financially if something happened to you? Would you have enough savings to cover all your out of pocket expenses? Or access the best medical treatment for your condition? Would your reduced income meet the mortgage repayments and your living expenses?

¹ www.heartfoundation.org.au

² www.strokefoundation.com.au

³ www.cancer.org.au

The solution is simple

Trauma Cover will provide you with a lump sum benefit of up to \$2,000,000 if you are diagnosed with one of 44 specified medical conditions and survive 14 days from diagnosis, irrespective of whether or not your ability to work is impacted.

Our Trauma Cover Plus Option provides cover for an extra 13 conditions. Most of these conditions pay a partial trauma benefit because the condition is at an early stage and of lesser severity to conditions that pay a full benefit.

Cover options to suit you

With ClearView, you may hold Trauma Cover as a stand alone policy or link it to your Life and/or TPD Cover. Trauma Cover cannot be held inside super, but you can hold it outside super and flexi link it with your Life and/or TPD Cover inside super.

And if you link or flexi link your Trauma Cover with Life Cover, we will automatically reinstate your Life Cover benefit amount 12 months after a full or partial trauma benefit is paid.

Your Trauma Cover benefit amount will also be reinstated 12 months after a trauma claim is paid.

ClearView LifeSolutions - straightforward, smart financial solutions created with your needs in mind.

Specific trauma conditions covered

Heart condition <ul style="list-style-type: none"> Heart Attack[^] Out of Hospital Cardiac Arrest[^] Coronary Artery Bypass Surgery[^] Coronary Artery Angioplasty^{**^} Coronary Artery Angioplasty – Triple Vessel[^] Repair or Replacement of a Heart Valve Surgery of the Aorta Cardiomyopathy Open Heart Surgery Primary Pulmonary Hypertension 	Nervous system condition <ul style="list-style-type: none"> Stroke[^] Major Head Trauma Motor Neurone Disease Multiple Sclerosis Muscular Dystrophy Paralysis Dementia including Alzheimer's Disease Coma Encephalitis Parkinson's Disease Bacterial Meningitis and/or Meningococcal Septicaemia 	Body organ condition <ul style="list-style-type: none"> Cancer[^] Cancer of the Vulva or Perineum[^] Severe Benign Brain Tumour or Spinal Cord Tumour Blindness End Stage Kidney Failure Major Organ or Bone Marrow Transplant Pneumonectomy Severe Burns Loss of Speech Loss of Hearing End Stage Liver Disease End Stage Lung Disease Severe Rheumatoid Arthritis 	Blood condition <ul style="list-style-type: none"> Occupationally Acquired HIV Occupationally Acquired Hepatitis B or C Medically Acquired HIV Aplastic Anaemia Advanced Diabetes Other condition <ul style="list-style-type: none"> Intensive Care Loss of Limbs or Sight Loss of One Limb[*] Loss of Independent Existence Cognitive Loss
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Extra conditions covered with Trauma Plus Option

- Carcinoma in situ^{**^}
 - Breast (excluding Carcinoma in situ of the Breast with Surgery and Treatment)^{**^}
 - Cervix – uteri (excluding CIN 1 and CIN 2)^{**^}
 - Fallopian tube (tubal mucosa only)^{**^}
 - Ovary^{**^}
 - Penis^{**^}
 - Perineum^{**^}
 - Prostate^{**^}
 - Testicle^{**^}
 - Vagina^{**^}
 - Vulva^{**^}
- Carcinoma in situ of the Breast with Surgery and Treatment[^]
- Early Stage Prostate Cancer^{**^}
- Early Stage Melanoma^{**^}
- Chronic Lymphocytic Leukaemia^{**^}
- Hydatidiform Mole^{**^}
- Diabetes Complication^{**^}
- Partial Loss of Hearing^{*}
- Partial Blindness^{*}
- Severe Osteoporosis^{*}
- Severe Crohns Disease^{*}
- Severe Ulcerative Colitis^{*}
- Colostomy/ileostomy^{*}

Each of these conditions has a specific meaning. Please refer to the LifeSolutions PDS and Policy Document for a full description of all conditions covered. Those conditions marked with an * will only pay a partial benefit amount and those conditions marked with an ^ are subject to a 90 day qualifying period.

Features to suit you

Guaranteed renewable

We cannot cancel your cover, place any further restrictions or increase your individual premium because of any change in your health, occupation or pastimes.

Guaranteed upgrade of benefits

We will automatically pass on any future product enhancements to your policy, provided they do not result in an increase in your premium.

Find the right solution for you.

Learn more about Trauma Cover. Talk to your financial adviser today.

ClearView Life Assurance Limited

GPO Box 4232 Sydney NSW 2001

Issued by: ClearView Life Assurance Limited

ABN 12 000 021 581 | AFS Licence No. 227682

Phone 132 976 | enquires@clearview.com.au

www.clearview.com.au



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