

personal

protect you and  
your loved ones /

## trauma protection

### a lump sum cash payment to help you get back to good health

AXA Trauma Protection gives you peace of mind, with a lump sum cash payment that you choose how to use. If you suffer one of the covered serious illnesses or injuries, AXA Trauma Protection means you don't need to rely on government health and compensation schemes alone.

You can use your payment for anything you choose, such as covering the costs of extra medical treatment, home help or mortgage repayments. With AXA Trauma Protection, it's totally your choice.

No matter how fit and healthy you are, having AXA Trauma Protection is smart thinking because New Zealand statistics\* show that:

- Over 20,000 new cancer cases are registered each year;
- One in 10 women will be diagnosed with breast cancer in their lifetime;
- 20 New Zealanders suffer a stroke each day;
- One in 20 New Zealanders have been diagnosed with coronary heart disease.

AXA Trauma Protection makes it easy, you don't need to provide receipts or report back to us. Instead, you can take the financial trauma out of serious illness or injury and concentrate on getting back to good health:

- You get a one-off cash lump sum payment.
- You're covered for a lump sum amount you choose ranging from \$30,000 up to \$2,000,000.
- You're covered for 44 medical conditions.
- You're eligible to apply if you're aged 15-60 (or 15-65 if linked to a life policy).
- You can choose premiums that increase as you age or that remain the same throughout the life of the policy.
- Your cover ends when you're 70 years of age (or age 100 if linked to a life policy).

\* New Zealand Health Information Service, 2007, New Zealand Breast Cancer Foundation, New Zealand Stroke Foundation 2008, New Zealand Heart Foundation.

### you're covered for...

**Heart Disorders** – including Heart Attack\*, Coronary Artery Bypass Surgery\*, Heart Valve Surgery, Primary Pulmonary Hypertension, Surgery of the Aorta, Angioplasty\*, Angioplasty Triple Vessel\*, Cardiomyopathy and Out of Hospital Cardiac Arrest.

**Cancer\*** – including Malignant Tumours and other specified cancer conditions which make you eligible for a partial payment, including conditions specific to males and females.

**Nervous System Disorders** – including Stroke\*, Multiple Sclerosis, Parkinson's Disease, Alzheimer's Disease and Other Dementias, Motor Neuron Disease, Hemiplegia, Creutzfeldt-Jakob Disease, Muscular Dystrophy and Meningitis.

**Accidents** – including Loss of Limbs and/or Sight, Paraplegia, Quadriplegia, Diplegia, Major Head Injury\* and Severe Burns.

**Body Organ Disorders** – including Major Organ Transplant, Chronic Kidney Failure, Liver and Lung Disease, Encephalitis, Blindness, Coma, Deafness, Loss of Speech, Pneumonectomy, Adult Insulin Dependent Diabetes\* and Benign Brain Tumours.

**Blood Disorders** – including Aplastic Anaemia, Occupationally and Medically Acquired HIV Infection.

\* Conditions subject to a 90 day waiting period from the time the policy is issued.



## you can choose to take out extra protection

**Premium Waiver** – If you suffer an injury or illness covered by AXA Trauma Protection, we can take care of your policy premiums until you return to work.

**Buy Back Offer** – One year after receiving a Trauma Protection payment, you can buy back your original Trauma Protection, without the need to provide further health evidence, so you're covered again!

**AXA Children's Trauma Protection** – Trauma Protection for children is available as part of a parent or guardian's Trauma Policy or as a separate policy linked to a parent or guardian's policy.

- **Child's Trauma as part of a parent's Trauma Policy** can provide cover of 10% to a maximum of \$20,000 of the sum insured of the parent's policy, for children aged between 3 and 18 years (and named on the schedule) who suffer one of the defined major traumas (but excluding those that only pay a partial payment for adults).
- **Children's Trauma Protection as a separate policy** covers 13 specified illnesses and injuries and provides you with a one off payment of \$50,000 if the child covered by the policy suffers from one of the specified illnesses or injuries. Children's Trauma Protection is available if your child is aged between 12 months and 15 years and must be linked to an adult policy (on a parent or guardian). Children's Trauma Protection can be in place until age 21 and can be converted to an adult policy at any time between ages 15 and 21 with no additional health evidence.

## 14 day free look

To make sure you are absolutely satisfied with your AXA policy, you have a 14 day free look period to review your policy documents. If you are not completely satisfied, we'll alter or cancel your policy and refund any premiums you have paid.

[www.axa.co.nz](http://www.axa.co.nz)

For more information about these and other AXA New Zealand products and services, call your financial adviser or contact us on **0800 ASK AXA (0800 275 292)**.

A disclosure statement is available on request and free of charge.

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**Important note:** This information provides a general summary of the key features of AXA Trauma Protection which is part of the AXA Risk Protection Plan. Full details including Definitions, Terms and Conditions and Exclusions are set out in the Policy Document, which is available on request. For a copy please ask your financial adviser or contact AXA. Applications will be subject to approval by AXA Underwriting.

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