



Personal Cover - Trauma Cover

Live Your Life,
while we protect your future.

A lump sum paid in the event of critical illness.

A level benefit which pays out the sum assured on the diagnosis of one of the 27 critical illnesses, as specified in the policy schedule. This benefit can be taken as an accelerated benefit against the Life Cover.

Standard Features

- Cash payment of the sum assured on the first diagnosis of one of the 27 specified critical illnesses.
- Funeral benefit of \$7,500.
- Guaranteed renewable to age 69 provided premiums are paid.
- Three premium guarantee periods - 1 year, 5 years and 10 years.
- Optional inflation adjustment linked to the Consumer Price Index.
- 14 Days survival period.
- If Trauma Cover is written in conjunction with a death benefit, the Life Assured has the right to replace the full amount of the accelerated death benefit following a Trauma Cover Claim and/or angioplasty claim on the first anniversary of the claim payment. This can be done without further evidence of health.
- Total Permanent Disability Benefit for loss of two (2) out of five (5) activities of daily living.
- Payment for angioplasty: 10% of sum assured up to a maximum of \$25,000.
- Special Events increases to the sum assured.

Critical Illnesses Covered

- | | |
|-----------------------------|---|
| - Heart Attack * | - Paralysis |
| - Heart Valve Replacement * | - Loss of the use of 2 limbs or the use of 1 limb and 1 eye |
| - Coronary Artery Surgery * | - Major Burns |
| - Major Organ Transplant * | - Loss of independent existence |
| - Chronic Liver Failure | - Head Trauma |
| - Permanent Loss of Speech | - Pulmonary Arterial Hypertension (Primary) * |
| - Chronic Lung Disease | - Critical Cancer * |
| - Stroke * | - Kidney Failure |

- Accidentally Acquired HIV *
- Aplastic Anaemia
- Permanent Loss of Hearing
- Coma
- Cognitive Impairment
- Surgery to the Aorta *
- Parkinson's Disease
- Multiple Sclerosis
- Muscular Dystrophy
- Alzheimer's Disease
- Blindness

For those conditions marked *, we will pay out the benefit where the critical illness occurred anytime after 90 days from the policy commencement date, subject to the policy terms and conditions. For all conditions, we will pay out the benefit provided the Life Assured survives 14 days after the event causing the claim, subject to the policy terms and conditions.

Options

- Children's Benefit Option payable where a child aged between 3 and 21 first suffers a critical condition. The amount is \$50,000 per child. At age 21 the child may elect to take over this cover for the appropriate premium without further evidence of health. Critical Illnesses of Major Burns and Major Head Trauma are excluded.
- Trauma Cover Reinstatement option which provides for reinstatement of 50% of the Trauma Cover claim benefit paid on the first anniversary of that claim without further evidence of health. The reinstated cover is for a non-related Critical Illness.
- Waiver or Premium option - for a nominal additional amount, AIG Life may waive the premium payments in the event of a disability as defined in the policy document, provided that the disability is for a continuous minimum waiting period as selected. Recurrence of the same disability within six months will not require the waiting period to elapse before the waiver benefit is exercised.
- Women's Additional Cancer Benefit - This benefit provides additional coverage for carcinoma in situ of the breast, cervix vagina, vulva, fallopian tubes and ductal carcinoma of the breast. Coverage is 20% of the sum assured or \$40,000 whichever is lesser.
- Male Prostate Removal Benefit - This benefit provides coverage for a radical prostatectomy. Coverage is 20% of the sum assured or \$40,000 whichever is lesser.

Premium Structure

1. 1 Year Guaranteed
2. 5 Year Guaranteed
3. 10 Year Guaranteed
4. Level (Not Guaranteed)
5. Male/Female
6. Non-smoker/Smoker 2) 5 Year Guaranteed
7. 10 Year Guaranteed
8. Level Guaranteed
9. Male/Female
10. Non-smoker/Smoker

Benefit Duration

Renewable to age 99 or until the death of the Life Assured, whichever is the sooner.

Issue Ages

Age 16 – 69

Exclusions

Suicide within the first 13 months of the commencement of the policy or the date of last reinstatement or increase (other than Consumer Price Index increases) of the policy.

Disclaimer:

AIG Life has made all reasonable efforts to ensure that the information in this guide is correct as at the date of printing.

This guide is provided by way of general information only and is not to be relied upon as a substitute for obtaining professional advice on the specific circumstances of the individual or business.

Please note the information contained in this guide is a summary only and should not be regarded as a full explanation of the contract.

Please refer to the terms and conditions of the policy document for full details of the contract and the limitations and exclusions that apply.

All applications are subject to individual consideration. Special terms, exclusions and premium loading may apply to individual applications.

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