

Trauma (Critical Illness) Insurance

Trauma Insurance provides a lump sum payment upon the diagnosis of a defined critical illness. Proceeds are typically received on a tax-free basis.

As a business that manages claims on behalf of clients, we know that Trauma Insurance is the most frequently claimed insurance cover in recent times.

Importantly, the insurer will not determine how the proceeds of the claim are used. During a time of need, trauma cover can provide financial freedom by assisting with the expense of medical treatment and rehabilitation, mitigating the loss of income from reduced work hours, allowing care for the non-working spouse or simply removing financial pressure during recovery.

Critical Illness events (*typically included*)

Heart Conditions	Neurological Conditions	Permanent Conditions
Angioplasty	Coma (of specified severity)	Blindness permanent and irreparable)
Aortic Surgery	Dementia including Alzheimer's Disease	Loss or Hearing (permanent)
Cardiomyopathy	Encephalitis and Meningitis	Loss of Independent Existence (permanent)
Heart Attack	Major Head Trauma	Loss of use of a Single Limb (permanent)
Heart Valve Surgery	Meningococcal Disease	Loss of Speech (permanent)
Open Chest Coronary Artery Bypass Surgery	Multiple Sclerosis	
Open Heart Surgery	Muscular Dystrophy	
Out of Hospital Cardiac Arrest	Paralysis	
Primary Pulmonary Hypertension	Parkinson's Disease (permanent)	
Triple Vessel Angioplasty	Motor Neurone Disease	
	Stroke (resulting in neurological deficit)	
Organ Disorders	Blood Disorders	Other Events
Chronic Kidney Failure (transplant or dialysis)	Aplastic Anaemia	Prolonged Intensive Care
Chronic Liver Failure	Medically Acquired HIV	Severe Diabetes
Chronic Lung Failure	Occupationally Acquired HIV	Occupationally Acquired Hepatitis B or C
Major Organ Transplant		Severe Rheumatoid Arthritis
Pneumonectomy		
Severe Burns (covering at least 20% of the body's surface area)		
Cancer		
Benign Brain Tumour (resulting in irreversible neurological deficit)		
Cancer (excluding early-stage cancers)		

Due to changes in the law which came into effect on 1 July 2014, it is no longer possible to take out Trauma Insurance through your super fund.

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