

## Trauma Insurance

**Trauma Insurance or Critical Illness insurance provides you with a cash lump sum on the diagnosis (or occurrence) of a serious medical condition. It is designed to help you financially while you take time out to recover from a serious illness.**

The number of conditions covered varies widely however can be up to 40 specified serious medical conditions.

**The most common claims under these policies are for:**

- Cancer
- Breast Cancer
- Prostate Cancer
- Heart attack
- Coronary Bypass
- Open heart surgery
- Stroke
- Loss of independent existence
- Deafness
- Severe burns

**The purpose of Trauma Insurance**

- To pay for medical and treatment expenses
- Help with modifications to the family home
- Rehabilitation and carer expenses
- Reducing or eliminating your mortgage and other debts
- Relieve financial stress on the family
- Meet ongoing household expenses
- Replace lost earnings

**The Benefits of Trauma Insurance:**

- You don't have to die, be totally and permanently disabled or unable to work – The benefit is paid when diagnosis of a covered event is confirmed
- The choice of cover depends entirely on an individual's circumstances
- The cost of trauma insurance varies depending on a range of factors such as age, gender, and the amount of cover you require
- For some conditions a partial benefit is payable
- Indexation increases ensures your cover retains its value over time in line with inflation
- Child Trauma Insurance is available

### **MOST AUSTRALIANS THINK A SERIOUS ILLNESS WON'T HAPPEN TO THEM!**

There were 2,531 Trauma claims in 2010 for a total of \$443,736,522.... Not one of these claimants expected to claim on their insurance\*

**TRAUMA INSURANCE IS DESIGNED TO PROVIDE YOU WITH MONEY WHEN YOU NEED IT MOST, TO BE SPENT HOW YOU CHOOSE.**

*Lifewise wealth  
Protection*

... Because you  
are our star focus

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