

Continuous trauma benefit

Benefit	Continuous trauma benefit (NEW)
Cover	Stand Alone Trauma Recovery Cover – Personal Insurance
Benefit type	Optional
Overview	<p>Continuous trauma is an alternative to the market standard Trauma Reinstatement.</p> <ul style="list-style-type: none">• Continuous trauma does exactly what it says, gives customers continuous trauma cover even immediately after a claim.• There are several excellent features of this benefit, not least being it works simply with standard trauma – there is no new product needed!
Cover details	<p>Continuous trauma reinstates immediately after any trauma claim payment.</p> <ul style="list-style-type: none">• No 12-month stand-down or need to re-apply.• Covers both full and partial payments.• Cover for the first 36 months following reinstatement is for unrelated events only.• 36 months after the claim, all trauma events will be covered again so long as they are not a:<ul style="list-style-type: none">• Recurrence,• Continuation, or• Spread (e.g. metastasis) of the previous claim.• 36 months after a previous claim, any subsequent Heart condition or Stroke will not be considered a recurrence, continuation or spread of a previously claimed on event.
Cover ends	<p>The Continuous trauma benefit can be used to reinstate after 2 full trauma claims.</p> <ul style="list-style-type: none">• This means up to 3 full trauma (including one TPD) claim can be made under Trauma Recovery Cover.
Included	<p>Benefits that will be immediately reinstated:</p> <ul style="list-style-type: none">• Trauma recovery (built-in)• Early stage cancer (built-in)• Early trauma (optional)• TPD (optional) – so long as it hasn't been claimed• We Pay Your Premiums (optional)• Grief Counselling (built-in)• Financial planning (built-in)• Inflation adjustment (optional)• Overseas assist (built-in)• Premium holiday (built-in)
Not included	<p>Benefits that cannot be used more than once:</p> <ul style="list-style-type: none">• TPD (optional)• Major trauma

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