

Trauma Cover Conditions: Severe Trauma Cover compared with Trauma Cover

Trauma Cover pays a lump-sum if the life assured is diagnosed with one of the Covered Conditions as defined in the policy. Severe Trauma Cover is a similar product but it is designed to pay benefits only if a very serious trauma condition is suffered, typically medical conditions which have very serious health and thus also very big financial, consequences. While many of the Severe Trauma Cover Covered Conditions are the same as Trauma Cover Conditions, several are defined differently – more severely. A life assured is not as likely to qualify for a claim under Severe Trauma Cover and for this reason its premiums are much lower than the premium for Trauma Cover. This allows clients to take much higher levels of Severe Trauma Cover for a similar premium, providing enough funds for when those very Severe Trauma Conditions strike. Partners Life recommends combining Trauma and Severe Trauma Covers to maximise the possibility of a claim being paid, while at the same time raising the affordability of high sums insured for those trauma cases that are severe. Trauma Cover and Severe Trauma Cover are separate products. This allows maximum flexibility in selecting the sums insured actually needed.

This is a side-by-side comparison of Partners Life’s Trauma Cover and Severe Trauma Cover, highlighting the differences in Covered Conditions within each at a very basic level. It is not a legal or medical opinion. For comparison purposes, the table assumes that only the listed condition is suffered (in reality, while in some cases the listed condition itself may not result in a claim, a claim may yet be payable under another condition due to the incapacity caused). **Proper comparison of the policy wordings should be made for a full and comprehensive understanding of the requirements for qualifying claims.** (Diagnosis Benefits pay 25% of the sum insured to a maximum of \$100,000.)

Covered Condition	Trauma Cover	Severe Trauma Cover
Advanced AIDS	Not specifically covered but a payment under the TPD condition is likely.	Advanced AIDS with severe complications.
Alzheimer’s Disease	Alzheimer’s with progressive loss of cognitive abilities. Diagnosis Benefit – diagnosis of Alzheimer’s.	Alzheimer’s with progressive loss of cognitive abilities, before age 60. No Diagnosis Benefit.
Angioplasty	Angioplasty involving at least three coronary arteries. Diagnosis Benefit – fewer than three coronary arteries.	Not covered.
Aortic Surgery	Surgery to the aorta.	Not Covered.
Aplastic Anaemia	Bone marrow disease resulting in anaemia, and requiring marrow, blood, or immunosuppressive treatment.	Same definition as Trauma Cover.
Benign Brain Tumour	Non-cancerous brain tumour resulting in neurological damage or surgery.	Not Covered.
Benign Spine Tumour	Non-cancerous spinal tumour causing permanent spinal damage. Diagnosis Benefit – require surgery irrespective of whether there is permanent damage.	Not Covered.
Blindness	Loss of sight in both eyes. Diagnosis Benefit - loss of sight in one eye and that sight in both eyes is likely to be lost within 12 months.	Same definition as Trauma Cover. No Diagnosis Benefit.

Covered Condition	Trauma Cover	Severe Trauma Cover
Cancer	Invasive cancers and includes many early stage malignant cancers, and many cancers requiring chemotherapy, radiotherapy, or surgical removal. Diagnosis Benefit – early stage carcinoma-in-situ.	Only covers serious Cancer. Stage /grade 4 or incurable stage/grade 3 Cancer No Diagnosis Benefit.
Cardiomyopathy	Heart disease resulting in significant permanent physical impairment. Diagnosis Benefit – diagnosis of Cardiomyopathy.	Same definition as Trauma Cover. No Diagnosis Benefit.
Chronic Kidney Failure	End stage kidney disease requiring permanent dialysis. Diagnosis Benefit – diagnosis of kidney disease.	Same definition as Trauma Cover. No Diagnosis Benefit.
Chronic Liver Failure	End stage liver disease. Diagnosis Benefit – diagnosis of Liver disease.	Same definition as Trauma Cover. No Diagnosis Benefit.
Chronic Lung Failure	End stage lung disease requiring permanent supplementary oxygen. Diagnosis Benefit –diagnosis of Lung disease.	Same definition as Trauma Cover. No Diagnosis Benefit.
Cognitive Impairment	Not specifically covered but a payment under the TPD condition is likely.	Permanent brain damage resulting in cognitive impairment.
Coma	In a coma and: on a ventilator for 3 days; or in an intensive care ward for 5 days.	Same definition, but with minimum 30 consecutive days in intensive care ward.
Coronary Artery Surgery	Coronary artery bypass surgery.	Not Covered.
Creutzfeldt-Jakob Disease	Diagnosed with CJD.	Same definition as Trauma Cover.
Deafness	Deafness in both ears. Diagnosis Benefit – loss of hearing in one ear and that hearing in both ears is likely to be lost within 12 months.	Deafness in both ears which cannot be aided medically or mechanically. No Diagnosis Benefit.
Dementia	Dementia with progressive loss of cognitive abilities. Diagnosis Benefit – diagnosis of Dementia.	Dementia with progressive loss of cognitive abilities, before age 60. No Diagnosis Benefit.
Diabetes	Diabetes with secondary complications such as vision loss, gangrene and kidney disease.	Same definition as Trauma Cover.
Encephalitis	Inflammatory brain disease resulting in significant and permanent functional impairment.	Same definition as Trauma Cover.
Heart Attack	Death of a portion of the Heart muscle due to a lack of blood supply.	Severe Heart Attack resulting in permanent reduction of Heart function and physical impairment.
Heart Valve Replacement	Surgical heart valve replacement. Diagnosis Benefit – replacement of one valve via minimally invasive techniques.	Not Covered.
HIV – Medically Acquired	HIV contracted through medical procedure, such as a blood transfusion.	Not Covered.
HIV – Occupationally Acquired	HIV contracted during one’s occupation.	Not Covered.

Covered Condition	Trauma Cover	Severe Trauma Cover
Intensive Care Treatment	Admitted to intensive care for 5 days, or 3 days on a ventilator.	Same definition, but requires a minimum 30 consecutive days in intensive care.
Loss of Independent Existence	Permanent inability to perform 2 Activities of Daily Living.	Same definition as Trauma Cover.
Loss of Limb and Sight	Blindness in one eye, plus loss of use of one hand or foot.	Same definition as Trauma Cover.
Loss of Limbs	Loss of use of two hands or feet, or one of each. Diagnosis Benefit – loss of one limb.	Same definition as Trauma Cover. No Diagnosis Benefit.
Loss of Speech	Physical inability to speak. Diagnosis Benefit – all speech is likely to be lost within 12 months.	Same definition as Trauma Cover. No Diagnosis Benefit.
Major Burns	Full-thickness burns to a significant portion of the body, face, or hands.	Same definition as Trauma Cover.
Major Head Trauma	Head injury resulting in brain damage causing significant and permanent functional impairment.	Same definition as Trauma Cover.
Meningitis and/or Meningococcal Disease	Meningitis resulting in significant and permanent functional impairment.	Same definition as Trauma Cover.
Motor Neurone Disease	Diagnosis of Motor Neurone disease.	Motor Neurone disease resulting in significant permanent impairment.
Multiple Sclerosis	Multiple Sclerosis resulting in significant and permanent functional impairment. Diagnosis Benefit - diagnosis of Multiple Sclerosis.	Same definition as Trauma Cover. No Diagnosis Benefit.
Muscular Dystrophy	Diagnosis of Muscular Dystrophy.	Muscular Dystrophy resulting in significant and permanent functional impairment.
Open Heart Surgery	Undergoing open heart surgery.	Not Covered.
Organ Transplant	On a waiting list for, or has had an organ transplant.	Same definition as Trauma Cover.
Out of Hospital Cardiac Arrest	Cardiac arrest – the heart stops – while not in hospital.	Not Covered.
Paraplegia, Quadriplegia, Diplegia, Tetraplegia and Hemiplegia	Total paralysis of two or more limbs.	Same definition as Trauma Cover.
Parkinson's Disease	Parkinson's disease with stiffness, shakes, or loss of voluntary muscle movement.	Parkinson's Disease, resulting in significant and permanent functional impairment.
Peripheral Neuropathy	Nerve damage resulting in significant and permanent loss of use of limbs.	Same definition as Trauma Cover.
Pneumonectomy	The removal of a diseased or damaged lung.	Not Covered (a benefit will be paid for transplant of a lung).
Primary Pulmonary Hypertension	Enlarged heart due to high blood pressure in the pulmonary arteries.	Enlarged heart due to irreversibly high blood pressure in the pulmonary arteries – must reach a specific level of severity.

Covered Condition	Trauma Cover	Severe Trauma Cover
Severe Congestive Cardiac Failure	Not specifically covered but a payment under the TPD condition is likely.	Heart unable to pump properly with signs of congestive heart failure.
Severe Inflammatory Bowel Disease	Crohn's disease or ulcerative colitis requiring radical surgical intervention, or long-term immunosuppression.	Not Covered.
Severe Peripheral Vascular Disease	Not specifically covered but a payment under the TPD condition or for loss of use of limbs is likely.	Restricted blood supply to the leg resulting in partial or full amputation.
Stroke	Suffering a stroke.	Suffering a serious stroke resulting in significant and permanent functional impairment.
Systemic Sclerosis	Systemic sclerosis resulting in permanent functional impairment.	Same definition as Trauma Cover.
Terminal Illness (Standalone Trauma and Severe Trauma Cover only)	Diagnosed as having 12 months or less to live.	Same definition as Trauma Cover.
Total and Permanent Disability Own Occupation (Occupation Classes 1-4)	Permanently disabled to a degree that you will never be able to return to your usual occupation.	TPD can be added for extra premium, otherwise it is not specifically covered. However in many cases a claim would be payable under one of the Covered Conditions listed above.
Total and Permanent Disability Occupation Class 5	Permanently physically or mentally disabled with significant functional impairment, and unable to ever return to work of any kind.	Not specifically covered, however in many cases a claim would be payable under one of the Covered Conditions listed above.

Partial Payment Condition (pays 25% of the sum insured to a maximum of \$100,000)	Trauma Cover	Severe Trauma Cover
Adult Insulin Dependent Diabetes Mellitus	Diagnosis of insulin dependent diabetes mellitus after age 30.	Not Covered.
Aneurysm	An aortic or cerebral aneurysm.	Not Covered.
Colostomy or Ileostomy	Creation of a permanent opening linking the colon or ileum to the external surface of the body.	Not Covered.
Hydrocephalus	Accumulation of cerebrospinal fluid requiring the insertion of a shunt.	Not Covered.
Minor Burns	Full thickness burns to a portion of the body, face or hands.	Not Covered.
Severe Rheumatoid Arthritis	Severe Rheumatoid Arthritis with significant symptoms.	Not Covered.
Severe Osteoporosis	Severe Osteoporosis before age 50.	Not Covered.
Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	Unequivocal diagnosis of SLE with the presence of several criteria.	Not Covered.