



# Your Policy highlights.

## Your cover at a glance.

Here's a quick summary of the cover that's included in your policy.

The specific cover held by each person on the policy is shown in your policy schedule.

There are many more benefits we haven't mentioned here. Take a look at the policy wording to see the full description of your cover, or your adviser can answer any questions you have.

### Life cover.

Provides a lump sum payment if you die or your specialist says you have a terminal illness with less than 12 months to live. This can help settle debts or help your family cope with their ongoing financial commitments.

### Survivor's income cover.

Provides a regular monthly amount if you die or your specialist says you have a terminal illness with less than 12 months to live. This can help settle debts or to help your family cope with their ongoing financial commitments.

### Trauma cover - standalone.

You'll receive a lump sum payment if you suffer one of the listed conditions - so a medical trauma doesn't have to be a financial trauma too.

This is a convenient summary of the key points of this insurance policy. It is not, and is not intended to be, a policy wording document. Details of definitions, benefits, standard exclusions/limitations, terms and conditions are contained in the official policy wording section of this document. You should read the policy wording together with your Policy Schedule carefully to make sure you understand exactly what cover is provided by the policy. This document does not provide a personalised financial advice service.



**Trauma multi cover - standalone.**

You'll receive a lump sum payment if you suffer one of the listed conditions. If you suffer another unrelated condition on the list, you'll receive a further lump sum payment (this can happen up to four more times) - so a medical trauma doesn't have to be a financial trauma too.

**Total and permanent disability cover - standalone.**

You'll receive a lump sum payment if you're unable to ever work again because of an illness or injury. This can help you settle debts or help you cope with ongoing financial commitments.

**Monthly mortgage repayment cover.**

You'll receive a regular monthly amount if you're unable to work due to illness or injury. Great to help cover mortgage repayments on your home.

