

Just the facts

Specific Condition Cover

To provide a lump-sum benefit when a specified condition is suffered, to help alleviate its financial impact by replacing lost income, or financing home modifications or specialist equipment, among other things at your client's discretion.

Premium Review Periods

- Yearly Stepped
- Level to Age 65 Non Guaranteed
- Level to Age 70 Non Guaranteed

Minimum Entry Age

16

Maximum Entry Age

- 57 for to age 65
- 62 for to age 70 (reduced commission required after age 55)

Expiry Age

- 65
- 70

Minimum Sum Insured

\$100

Maximum Sum Insured

\$30,000*

*Class 5 limited to \$3,000

Maximum Replacement Ratio

Up to **100%** of pre-tax monthly income

GST

Applies to premiums, claims and commissions

Exclusions

- Self-inflicted harm
- Participating in criminal activity
- Normal Pregnancy, childbirth or miscarriage unless continued 90 days post end of pregnancy
- Any mental health conditions
- Chronic musculoskeletal pain
- Chronic pain syndrome or any synonym
- Chronic fatigue syndrome or any synonym
- Fibromyalgia or any synonym
- Refusal to provide claims information or undergo requested examinations or tests

Worldwide Cover

Lump-Sum Benefits

Wait Periods

Occupation Classes

Combining Covers

Financial Underwriting

Disability Definition

Yes

- Listed conditions are each assigned a factor, between 0.5 and 60
- When a condition is suffered the sum insured is multiplied by the appropriate factor and paid as a lump-sum benefit

None

Classes 1-5

- Can be combined with Income, Mortgage Repayment, and Household Expenses Covers
- Claims under these or other Partners Life covers are not offset

- **First \$3,000 not financially underwritten**
- Sums insured over \$3,000 underwritten at time of application

Most specified conditions do not require disability to meet the definition

How the Three Categories Work

Category A Conditions

- 9 very serious conditions
- All conditions have factor of 60, approximately 5-years' income
- Claims already paid for **same underlying illness/injury** under Category B or C are offset
- A claim under this category will end the cover

Category B Conditions

- 30 generally one-off conditions and procedures
- Factors range from 0.5 to 24
- Claims already paid for the **same underlying illness/injury** under Category C are offset
- Multiple claims are possible

Category C Conditions

- 49 generally temporary impairments, treatments and procedures, with the potential to recur
- Factors range from 0.5 to 24
- Multiple claims are possible
- 12-month stand-down for claims against the **same specified condition**, as a result of the **same underlying illness/injury**
- No stand-down for claims against **different specified conditions**, as a result of the **same underlying illness/injury**

Base Benefits

Criteria

Benefit

Limitations or Conditions

Childcare Assistance Benefit

Additional childcare costs incurred as a direct result of suffering a specific condition

Reimburses actual costs

Maximum of 6 × \$800 per month per dependent child under 14 limited to the factor payable

Return to Home Benefit

Working overseas for minimum 3 months prior to suffering a specific condition

Reimburses actual costs

Maximum \$10,000 over the life of the policy

Increasing Income Benefit

Increase in income prior to age 55

Each increase limited to what can be financially justified
No further assessment of health, occupation or pastimes

Total of all increases limited to 100% of original sum insured, capped at sum insured of \$12,000. Claims within 90 days of increase limited to original sum insured plus 10%

Specific Conditions – This is a summary of a selection of specific conditions. Refer to Protection Benefit Sheet for a complete list and full definitions

Category A Conditions	Factor	Category B Conditions	Factor	Category C Conditions	Factor
The permanent loss of use of:	60	Prostatectomy	0.5	Total permanent loss of use of 2 fingers	0.5
<ul style="list-style-type: none"> Both feet Both hands 1 foot and 1 hand 3 or more digits on any 2 hands or feet 		Salpingectomy	0.5	Inpatient surgery under General Anaesthetic. Prevents the Life Assured from attending to their work duties for at least 6 weeks	0.5
		Appendectomy	0.5	Cardiac Surgery to treat Patent Foramen Ovale (PFO) which prevents the life assured from attending to their work duties for at least 6 weeks	0.5
		Oophorectomy, left	0.5	Inpatient surgery under General Anaesthetic which prevents the life assured from attending their work duties for at least 8 weeks	0.5
		Oophorectomy, right	0.5	Fracture as result of accident, of the:	
		Oophorectomy, bilateral	0.5	<ul style="list-style-type: none"> Collarbone Jaw Wrist 	1
		Orchiectomy, left	0.5	<ul style="list-style-type: none"> Forearm Skull 	1
		Orchiectomy, right	0.5	Temporary need of mechanical device for moving, greater than 2 months, e.g. Crutches or wheelchair	1
		Orchiectomy, bilateral	0.5	Temporary hospitalisation/bed confinement, 2 or more months	1
Total blindness	60	Pancreatectomy	0.5	Fracture as result of accident, of the:	
Permanent loss of speech	60	Tonsillectomy	0.5	<ul style="list-style-type: none"> Ankle Kneecap Upper Arm 	2
Heart – permanent impairment to the heart to the degree of at least Class III of the New York Heart Association Functional Classification System	60	Thyroidectomy	0.5	<ul style="list-style-type: none"> Elbow Lower Leg Vertebrae 	2
		Adenoidectomy	0.5	Brachytherapy or radiotherapy, 4 or more weeks	2
Total and permanent inability to perform 1 ADL	60	Mastectomy, left	2	Inpatient surgery under general anaesthetic:	
Total and permanent inability to perform 3 Normal Domestic Duties	60	Mastectomy, right	2	<ul style="list-style-type: none"> Arterial/venous Gastro-oesophageal Renal 	2
		Mastectomy, bilateral	2	<ul style="list-style-type: none"> Bone Repair Joint Spleen 	2
		Cholecystectomy	2	<ul style="list-style-type: none"> Colorectal 	2
Total and permanent disability – any occupation	60**	Hysterectomy	2	Total loss of sight, both eyes, 1 or more month	2
Parkinson's disease	60	Nephrectomy, left	2	Fracture as result of accident, of the:	
Motor neurone disease / Amyotrophic lateral sclerosis	60	Nephrectomy, right	2	<ul style="list-style-type: none"> Femur Pelvis 	3
		Pneumonectomy, left	2	Continuous steroidal drug treatment, 3 or more months	3
		Pneumonectomy, right	2	Inpatient surgery under general anaesthetic:	
		Blindness in left eye	3	<ul style="list-style-type: none"> Joint Replacement Spine 	3
		Blindness in right eye	3	Bed confinement for more than 1 month, expected to last further 2 or more months, under daily medical supervision	3
		Liver transplant	6	Angioplasty – triple vessel	3
		Kidney transplant	6	Total permanent loss of use of a foot or hand	6
		Whipple procedure	6	Inpatient surgery under general anaesthetic:	
		Heart and/or lung transplant	9	<ul style="list-style-type: none"> Brain Cardiothoracic 	6
		Total long-term disability – any occupation	9*	Course or courses of intravenous chemotherapy	6
		Partial permanent disability – any occupation	24**	Total permanent loss of use of 1 leg or 1 arm	12
				On transplant waiting list awaiting liver transplant	24

* Condition not available for occupation class 5

^ Benefit factor is limited to maximum of the number of months left to the end of the cover term

Activities of Daily Living (ADL)

- Bathing and showering
- Dressing and undressing
- Eating and drinking
- Using the toilet to maintain personal hygiene
- Moving from place to place by walking, wheelchair or with the assistance of a walking aid

Normal Domestic Duties (NDD)

- Cleaning of the home
- Shopping for the family's groceries
- Cooking of meals for the family
- Taking care of any dependent relatives
- Doing the family laundry