

# Critical Illness insurance



## ACCELERATED PROTECTION ADVISER PRODUCT SUMMARY

Our Critical Illness cover has been designed to let your client focus on their recovery when they suffer a serious medical condition. Recognised as Trauma Product of the Year at the 2017 AFA/Strategic Insight Platinum Awards, TAL's CI is a flexible, comprehensive solution designed to give you – and your clients – security and confidence.

### Advancement Benefit

Critical Illness Premier includes an Advancement Benefit, providing access to partial benefits for 11 specified injuries and illnesses such as early stage cancer.

### Market-leading Paralysis Support Benefit

We're one of a few insurers to include a Paralysis Support Benefit in our Critical Illness cover. The benefit doubles the cover amount to a maximum of \$2 million, offering support for your clients and their families if they're faced with the profound impact of permanent paralysis. The benefit could help them manage the financial implications of adjusting to life with paralysis, such as modifying their home or vehicle.

### Cover that protects kids now, and as they grow

TAL's Critical Illness insurance provides protection for your client as well as their kids, with a built-in Child's Critical Illness Benefit available without underwriting. The benefit provides \$10,000 if your client's child suffers a specified critical illness event.

TAL also offers optional standalone Child's Critical Illness insurance up to \$200,000, giving your clients more options when it comes to protecting their family and future.

### Tailored cover for women

Paying 20% of the total sum insured to a maximum of \$50,000, our Female Critical Illness Benefit is built-in to Critical Illness Premier. The market-leading benefit covers a range of female-specific conditions, such as Lupus, Severe Osteoporosis and a range of Pregnancy Complications and Congenital Abnormalities, including\*:

- Eclampsia of Pregnancy
- Disseminated Intravascular Coagulation (pregnancy related)
- Ectopic Pregnancy (occurring in the fallopian tube)
- Hydatidiform Mole
- Stillbirth
- Down's Syndrome
- Spina Bifida Myelomeningocele
- Severe Osteoporosis.

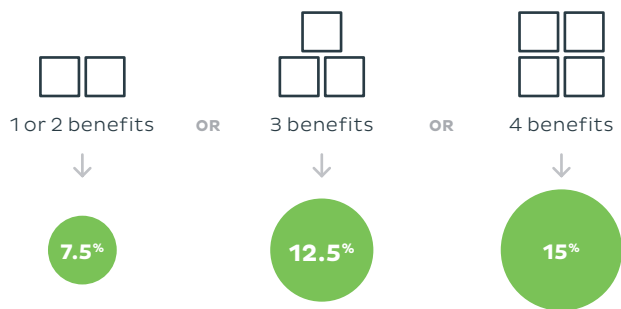
### Up to \$5,000 for financial planning advice

Our built-in Financial Planning Benefit is one of the most generous of its kind in the market, reimbursing your client or their beneficiary up to \$5,000 for financial advice to help them make the most of their claim payment.

\* Some restrictions may apply to these conditions. Refer to PDS for more information.

## Health Sense discount

Supporting the long-term health of all Australians, Health Sense rewards clients whose BMI is between 19.0 and 28.0, with a discount on their Accelerated Protection lump sum premiums for the life of their policy:



*For smokers, the maximum discount available in each case is reduced by 2.5%*

The discount is automatically applied to your client's policy: no tests or extra forms to complete.

## Professional grief counselling

Our Critical Illness insurance includes support for your client and their family with a Grief Counselling Benefit, covering up to three sessions of professional counselling to the value of \$1,000.

## Making a real difference when it matters most

Our claims approach is all about getting things done as quickly and simply as possible, with personal, insightful support at every stage.

Our claims team are specialists in what they do and dedicated to working closely with you and your clients when you need us most. And we appoint a dedicated case manager to every claim, who'll take the time to get to know your client and their particular needs.



### BUILT-IN BENEFITS: STANDARD

- Critical Illness Benefit
- Paralysis Support Benefit
- Death Buy-Back Benefit
- Inflation Protection Benefit
- Premium Freeze Benefit
- Guaranteed Future Insurability Benefit
- Financial Planning Benefit
- Long Distance Accommodation Benefit
- Grief Counselling Benefit
- Child's Critical Illness Benefit

### BUILT-IN BENEFITS: PREMIER

Includes Standard built-in benefits, plus:

- Advancement Benefit
- Female Critical Illness Benefit
- Needlestick Benefit (Occupation Class AA+)



### OPTIONAL BENEFITS

- Critical Illness Reinstatement Option
- Double Critical Illness Option
- Premium Relief Option
- Business Insurance Option

For more information, contact your TAL sales representative or the Adviser Service Centre on **1300 286 937** (Monday to Friday 8am – 7pm AEST) or via email at [acceleratedservice@tal.com.au](mailto:acceleratedservice@tal.com.au)

[adviser.tal.com.au](http://adviser.tal.com.au)

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