

Child's Critical Illness insurance



ACCELERATED PROTECTION ADVISER PRODUCT SUMMARY

Insurance to protect kids now and as they grow, our Child's Critical Illness Insurance offers your clients a standalone option that covers their children for 21 critical illness events and can continue to do so beyond their 23rd birthday with our simple cover continuation benefit.

Protecting what matters most

Our Child's Critical Illness Insurance offers your clients financial support so they can focus on what matters most: their child's recovery. The payment could cover medical expenses or lost income so they can take time off work to care for their child.

Cover is available up to \$200,000 for kids aged next birthday 2 to 18 years, and you can apply quickly and easily, via our online application process.

Cover Continuation Benefit

A built-in Cover Continuation Benefit means that, when the policy expires, they can simply move to adult Critical Illness Standard Insurance attached to Life Insurance, without medical underwriting.

How to activate the Cover Continuation Benefit:

- 1 Child's Critical Illness cover expires on the policy anniversary before the Life Insured's 23rd birthday. To maintain cover, please complete and send the continuation application form within 30 days of the Child's Critical Illness cover expiring.
- 2 If Critical Illness Standard isn't available, we'll offer a similar, alternative policy.
- 3 Within the new adult policy, the benefit amount will be the same or less than the child cover and put in-force without medical underwriting.
- 4 If your client would like to increase the benefit amount, the increased portion will require a new application, subject to underwriting.

Professional grief counselling

Child's Critical Illness includes support for your clients with a Grief Support Benefit, covering up to three sessions of professional counselling to the value of \$1,000.



Child's
Critical
Illness



Expires on the
policy anniversary
prior to their
23rd birthday



Simple transition
to adult cover
(Life with
Attached CI
Standard)

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:

- Critical Illness Benefit
- Cover Continuation Benefit
- Grief Support Benefit



WHAT'S COVERED:

- **Heart conditions** such as Cardiomyopathy (permanent) and Heart Attack (of specified severity)
- **Neurological conditions** such as Coma (of specified severity), Meningitis (resulting in permanent neurological deficit), Meningococcal Septicaemia (resulting in significant permanent impairment), Paralysis (permanent) and Stroke (resulting in neurological deficit)
- **Permanent conditions** such as Blindness (permanent), Deafness (permanent), and Loss of Speech (permanent)
- **Organ disorders** such as Chronic Kidney Failure (undergoing permanent dialysis), Major Organ Transplant (of specified organs), and Severe Burns (covering at least 20% of the body's surface area)
- **Cancer** (of specified criteria)
- **Other events** such as Aplastic Anaemia (requiring treatment), death and terminal illness.

Child's Critical Illness Insurance covers only the conditions that are listed in the Product Disclosure Statement and Policy Document. The condition must also meet the required level of severity.

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

adviser.tal.com.au

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