

# Your guide to Critical Illness Insurance

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**ACCELERATED  
PROTECTION**

**TAL**





Critical Illness insurance provides a lump sum payment if you suffer one of a range of serious illnesses listed in the policy, such as a Heart Attack (of specified severity). You can find a full list of the many conditions that are covered in the PDS and Policy Document, as well as information about the level of seriousness the illness needs to meet in order for a benefit to be paid.

You can use a Critical Illness payment however you wish: for medical services and treatments, for support or ongoing care at home, or to cover living costs and household expenses so you can focus on your health.

## Critical Illness insurance with TAL

Our award-winning Critical Illness cover has been designed to help you focus wholly on your recovery, offering security and support following a serious illness diagnosis or health event. TAL's Critical Illness cover includes:



### Two levels of comprehensive cover

Our Critical Illness cover is available in Standard and Premier policies, giving you and your adviser options: discuss with your adviser what's best for you.



### Paralysis Support Benefit

We're one of a few insurers to offer a Paralysis Support Benefit, which doubles your cover amount up to \$2 million if you're faced with the profound impact of permanent paralysis.



### Advancement Benefit

Critical Illness Premier includes an Advancement Benefit, which means you'll have immediate access to part of your benefit amount for specified injuries and illnesses including some early stage cancers.



### Tailored cover for women

Critical Illness Premier also includes a market-leading Female Critical Illness Benefit, providing cover for female-specific conditions such as Lupus (of specified severity), Osteoporosis (of specified severity) and pregnancy-related health events.



### Protection for your kids

We include a built-in Child's Critical Illness Benefit, which protects kids between two and 19 (at their next birthday) if they suffer a specified critical illness event. Cover of up to \$10,000 is available without underwriting.



### Financial Planning Benefit

Our Financial Planning Benefit is one of the most generous of its kind, providing up to \$5,000 so you can make the most of a full claim payment with support from your adviser.



## What happens if I need to make a claim?

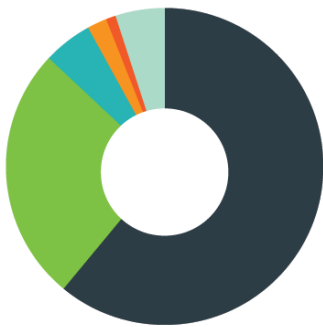
If you need to make a claim with TAL, our commitment is to ensure we make a real difference at a difficult time. You'll have a dedicated case manager who'll work with you throughout the claim, taking the time to get to know you and understand your needs. Their focus is helping you through your claim as quickly and easily as possible.

We're also committed to:

- Helping you understand what happens during a claim and explaining things in everyday language;
- Providing practical solutions that support your circumstances;
- Doing as much as possible over the phone and keeping paperwork to a minimum.

For more information on what to expect if you need to make a claim and how we can help, visit our Claims Hub at [www.tal.com.au/claims](http://www.tal.com.au/claims)

**In 2022/23, we paid \$42 million in Critical Illness claims<sup>1</sup> to Accelerated Protection customers. Some of the most common reasons for claim included:**



- 61%** Cancer
- 26%** Diseases of the circulatory system
- 5%** Diseases of the nervous system
- 2%** Pregnancy, childbirth and puerperium
- 1%** Musculoskeletal, connective tissue diseases
- 5%** Other reasons

### Claims<sup>1</sup> by age



<sup>1</sup>Claims statistics based on total claims paid by TAL Life Limited under Critical Illness insurance Accelerated Protection products between 1 April 2022 and 31 March 2023. Decided claims are those claims where a decision was reached as to whether or not the claim was payable. Payment of each claim is subject to the terms and conditions of the applicable policy, which are set out in the relevant Product Disclosure Statement and Policy Document.

## Some things to discuss with your adviser

### Standard or Premier?

TAL's Critical Illness insurance is available at two different levels, each with their own particular features. Your adviser can talk you through the options and help you decide which is right for your situation.

### Standalone or linked?

If you take out and link Critical Illness and Life insurances, a Critical Illness claim payment will also reduce your Life cover amount. Standalone cover means a claim won't impact the amount of any other cover you hold with TAL.

### Stepped or level?

Depending on your goals and financial plans, there are different ways to structure your premiums. Stepped premiums are cheaper initially, and increase as you get older. Level premiums are higher initially; while they are not fixed and can change, they remain based on the age you were when you took out cover. Both stepped and level premiums can change for a range of reasons, please see the PDS for more details.

Note: Critical Illness Insurance covers only conditions that are listed and specially designed in the PDS and Policy Document (PDS). The condition must also meet the level of severity as defined in the PDS. Please request a copy from your adviser and read it before you make a decision to purchase this cover.

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## About us



TAL is a **leading life insurer**, here to help Australians protect what matters most: the experiences we share with those we love



Our **150 years' experience** ensures we can protect you, your loved ones and the future you've planned together



Today, we protect over **5 million Australians** and their families, supporting them when they need us most

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## Get in touch



**Customer Service Centre**  
1300 209 088




**Adviser Service Centre**  
1300 286 937  
(Monday to Friday  
8am – 7pm AEST)





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

### FOR MORE INFORMATION:

 Talk to your financial adviser

 Email us at [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

 Call TAL on 1300 209 088  
(Monday to Friday, 8am–7pm AEST)

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

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**Important Information:** This information is general in nature only and does not take into account your personal financial situation, needs or objectives. It contains a summary of some of the features of the product (some of which may not be available depending on the cover you choose) and is not a substitute for reading the Product Disclosure Statement, which contains information about the terms, conditions, limits and exclusions that apply to this cover. Prior to making any decision to acquire or to continue to hold Accelerated Protection or any of the Plans or features detailed in this document, you may wish to obtain financial advice tailored to your personal circumstances and read the relevant Product Disclosure Statement(s) available from [www.tal.com.au](http://www.tal.com.au). Capitalised terms have special meanings set out in the PDS. If there is any inconsistency between this document and the PDS, the PDS prevails. The Target Market Determination for the relevant product (where applicable) is also available at this web address.

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