

Your guide to Child's Critical Illness Insurance

**ACCELERATED
PROTECTION**



TAL



Few of us want to contemplate the reality of being diagnosed with a serious illness, let alone the possibility of it happening to our children. Families dealing with the emotional struggle associated with the unexpected death, terminal or critical illness of a child can also find it incredibly difficult to manage financially. That's why Child's Critical Illness insurance can be an important component in a family's financial plan.

Child's Critical Illness insurance can provide financial support so you can be exactly where you need to be: caring for your family.

Child's Critical Illness insurance with TAL

Our Child's Critical Illness insurance protects your kids for 21 serious illnesses when they're young, and can grow with them into adulthood thanks to a simple cover continuation benefit. TAL's Child's Critical Illness cover includes:



Flexibility when you need it most

TAL's Child's Critical Illness Insurance pays a lump sum benefit when an insured child dies or suffers a serious illness covered by the policy. You can use a payment however you wish: for medical expenses not covered by Medicare, private health insurance or the pharmaceutical benefits scheme, ongoing care at home or to cover loss of income and household expenses.



Your choice of sums insured

You can choose a benefit amount up to \$200,000 per child, which can be used to lessen the financial burden that a serious illness places on your family. The lump sum benefit is also paid if your child is terminally ill or passes away.



Easy conversion to adult policy

With our built-in Cover Continuation Benefit, you can easily transfer the existing child cover to adult Critical Illness Standard insurance attached to Life insurance when the policy expires, without underwriting at the policy anniversary prior to the child's 23rd birthday.



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.

What's covered?

- Heart conditions such as Cardiomyopathy (permanent) and Heart Attack (of specified severity).
- Neurological conditions such 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) and Major Organ Transplant (of specified organs).
- Cancer (of specified criteria).
- Other events such as Aplastic Anaemia (requiring treatment), death and terminal illness.

Note: Each of these conditions has a special meaning, set out in the PDS and Policy Document (PDS). Child's Critical Illness insurance covers only conditions that are listed in the 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.

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

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

FOR MORE INFORMATION:



Talk to your financial adviser



Email us at customerservice@tal.com.au



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



Visit tal.com.au

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. 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 Accelerated Protection is also available at this web address. This information is current at September 2023 and may be subject to change. Copyright 2023 TAL Life Limited.

Accelerated Protection is issued by TAL Life Limited ABN 70 050 109 450 AFSL 237 848
TALR7942/0923

TAL