

personal

protect you and  
your loved ones /

## trauma protection

### a lump sum cash payment to help you get back to good health

AXA Trauma Protection gives you peace of mind, with a lump sum cash payment that you choose how to use. If you suffer one of the covered serious illnesses or injuries, AXA Trauma Protection means you don't need to rely on government health and compensation schemes alone.

You can use your payment for anything you choose, such as covering the costs of extra medical treatment, home help or mortgage repayments. With AXA Trauma Protection, it's totally your choice.

No matter how fit and healthy you are, having AXA Trauma Protection is smart thinking because New Zealand statistics\* show that:

- Over 20,000 new cancer cases are registered each year;
- One in 10 women will be diagnosed with breast cancer in their lifetime;
- 20 New Zealanders suffer a stroke each day;
- One in 20 New Zealanders have been diagnosed with coronary heart disease.

AXA Trauma Protection makes it easy, you don't need to provide receipts or report back to us. Instead, you can take the financial trauma out of serious illness or injury and concentrate on getting back to good health:

- You get a one-off cash lump sum payment
- You're covered for a lump sum amount you choose ranging from \$30,000 up to \$2,000,000
- You're covered for 40 medical conditions
- You're eligible to apply if you're aged 15-60 (or 15-65 if linked to a life policy)
- You can choose premiums that increase as you age or that remain the same throughout the life of the policy
- Your cover ends when you're 70 years of age (or age 100 if linked to a life policy)

\* New Zealand Health Information Service, 2007, New Zealand Breast Cancer Foundation, New Zealand Stroke Foundation 2008, New Zealand Heart Foundation.

### you're covered for...

**Heart Disorders** – including Heart Attack, Coronary Artery Bypass Surgery, Heart Valve Surgery, Primary Pulmonary Hypertension, Surgery of the Aorta, Angioplasty, Cardiomyopathy and Out of Hospital Cardiac Arrest.

**Cancer** – including Malignant Tumours and Benign Brain Tumours.

**Nervous System Disorders** – including Stroke, Multiple Sclerosis, Parkinson's Disease, Alzheimer's Disease and Other Dementias, Motor Neuron Disease, Hemiplegia, Creutzfeldt-Jakob Disease, Muscular Dystrophy.

**Accidents** – including Loss of Limbs and/or Sight, Paraplegia, Quadriplegia, Diplegia, Major Head Injury, Severe Burns.

**Body Organ Disorders** – including Major Organ Transplant, Chronic Kidney Failure, Liver and Lung Disease, Encephalitis, Blindness, Coma, Deafness, Loss of Speech, Pneumonectomy and Adult Insulin Dependent Diabetes.

**Blood Disorders** – including Aplastic Anaemia, Occupationally and Medically Acquired HIV Infection.

### you can choose to take out extra protection

**Premium Waiver** – If you suffer an injury or illness covered by AXA Trauma Protection, we can take care of your policy premiums until you return to work.

**Buy Back Offer** – One year after receiving a Trauma Protection payment, you can buy back 75% of your original Trauma Protection, without the need to provide further health evidence, so you're covered again!

**AXA Children's Trauma Protection** – Receive a cash payment of \$50,000 if your child is diagnosed with one of 13 specified illnesses and injuries. It can be added from ages one to 15 years and cover continues until the age of 21. Between ages 15 and 21 the policy can be altered to a more comprehensive adult policy—with no additional underwriting.



## 14 day free look

To make sure you are absolutely satisfied with your AXA policy, you have a 14 day free look period to review your policy documents. If you are not completely satisfied, we'll alter or cancel your policy and refund any premiums you have paid.

**[www.axa.co.nz](http://www.axa.co.nz)**

For more information about these and other AXA New Zealand products and services, call your financial adviser or contact us on **0800 ASK AXA (0800 275 292)**.

A disclosure statement is available on request and free of charge.

The National Mutual Life Association of Australasia Limited  
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**Important note:** This information provides a general summary of the key features of AXA Trauma Protection which is part of the AXA Risk Protection Plan. Full details including Definitions, Terms and Conditions and Exclusions are set out in the Policy Document, which is available on request. For a copy please ask your financial adviser or contact AXA. Applications will be subject to approval by AXA Underwriting.

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