

# Why Trauma?



Trauma insurance provides a lump sum on the diagnosis, or occurrence, of one of a list of specific injuries and illnesses such as heart attack, cancer or stroke.

## Just in time

Jack is a 39-year-old self-employed carpenter. He's married with one dependant child. Jack had always been fit and healthy ... until he was diagnosed with bowel cancer.

Soon after being diagnosed, Jack had to stop work in Tasmania and regularly travel to Melbourne to receive the radiation treatment and chemotherapy he needed. Over a 14-month period, Jack had several lengthy stays in Melbourne.

Fortunately for Jack and his young family, he had Trauma cover which paid a tax-free lump sum benefit of \$122,000. This benefit allowed Jack to receive the best treatment available as well as covering any extra costs involved with traveling to and from Melbourne. In addition, Jack also had Income Protection which paid him a monthly benefit of \$6,800 after a waiting period of one month.

These combined insurance benefits enabled Jack to rest in between his treatment sessions instead of being forced to try and return to work for a couple of weeks here and there. The family's general living expenses were met without Jack stressing about finances, which would certainly have been detrimental to his recovery. An additional benefit included in Jack's Income Protection policy also covered accommodation expenses for his family when they were able to make the trip to support Jack during his treatment in Melbourne.



# Why Trauma Protection?

## How much insurance do you really need?

Trauma insurance provides a lump sum on the diagnosis, or occurrence, of one of a list of specific injuries and illnesses such as heart attack, cancer or stroke. It can: Pay for unexpected medical costs. It can help take the pressure off, so you can spend your time focusing on recovering - not worrying about your finances!

It's a great financial back-up plan for your lifestyle and gives you the confidence to seize life's possibilities knowing you've made plans to secure your future.

There is no set amount of Trauma insurance you should have. The amount you may need is calculated based on a number of factors.

Once you've started painting the picture of your family's future and the costs involved in raising a family and reaching your goals, you'll start to get an idea of how important insurance is to cover those needs!



### Income

How much you earn today (and tomorrow!)



### Dependants

Do you have children or other financial dependants?



### Expenses

Do you have a mortgage, school fees, loan or other debts?



### Assets

Have you accumulated any assets over the years, like property or shares?