



ClearView **LifeSolutions**
Child Cover



Protecting those most dear to you

We know your number one priority is protecting and providing for your children. You work hard to give them the best, and understand the impact on your family's future if something were to happen to you. But what we don't often think about is how our lives would change if one of our children suddenly became seriously ill or was injured.

! Consider this...

If one of your children were to fall seriously ill, your family life could turn upside down. Your role as carer becomes full-time, and you're likely to spend long periods in hospital, away from home.

Your partner can reduce their work hours to help care for your other children, but it wouldn't be long before you've both used all your sick leave.

The mortgage and living expenses unfortunately continue. Of course you'll want to ensure you have access to the very best medical care, and there will be out of pocket medical expenses.

This puts immense pressure on the family finances and relationships, at a time when you need all the support you can get.

The solution is simple

Child Cover will provide a lump sum benefit of up to \$200,000 if your child is diagnosed with a specified trauma condition, becomes terminally ill or passes away. In the event of your child suffering a trauma this financial support could help cover medical expenses and help give your child the best chance at recovery.

Features to suit you

Guaranteed renewable

We cannot cancel your cover, place any further restrictions or increase your individual premium because of any change in your child's health or pastimes.

Guaranteed upgrade of benefits

We will automatically pass on any future product enhancements to your policy, provided they do not result in an increase in premium.

ClearView LifeSolutions - straightforward, smart financial solutions created with your needs in mind.

Specific trauma conditions covered

Heart condition <ul style="list-style-type: none"> Heart Attack[^] Out of Hospital Cardiac Arrest[^] Coronary Artery Bypass Surgery[^] Coronary Artery Angioplasty^{*,^} Coronary Artery Angioplasty – Triple Vessel[^] Repair or Replacement of a Heart Valve Surgery of the Aorta Cardiomyopathy Open Heart Surgery Primary Pulmonary Hypertension 	Nervous system condition <ul style="list-style-type: none"> Stroke[^] Major Head Trauma Multiple Sclerosis Muscular Dystrophy Paralysis Coma Encephalitis Parkinson's Disease Bacterial Meningitis/Meningococcal Septicaemia 	Body condition <ul style="list-style-type: none"> Cancer[^] Benign Brain Tumour or Spinal Cord Tumour Blindness Chronic Kidney Failure Major Organ or Bone Marrow Transplant Pneumonectomy Severe Burns Loss of Speech Loss of Hearing Chronic Liver Disease Chronic Lung Disease Severe Rheumatoid Arthritis 	Blood condition <ul style="list-style-type: none"> Medically Acquired HIV Aplastic Anaemia Advanced Diabetes Other condition <ul style="list-style-type: none"> Intensive Care Loss of Limbs or Sight Loss of One Limb[*] Loss of Independent Existence Cognitive Loss
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Each of these trauma conditions has a specific meaning. Please refer to the LifeSolutions PDS and Policy Document for a full description of all conditions covered and exclusions. Conditions marked with an * will pay a partial benefit amount and conditions marked with an ^ are subject to a 90 day qualifying period.

Built in benefits

In addition to providing a Trauma Benefit, Terminal Illness Benefit and Death Benefit, Child Cover provides a range of built in benefits.

Funeral Advancement Benefit	\$25,000 of the benefit amount will be advanced upfront to help cover the cost of a funeral and other immediate expenses
Grief Support Benefit	We will reimburse the cost of up to four hours of grief counselling for an immediate family member, to the value of \$1,000
Continuation of Cover Benefit	If your policy ceases, the Child Cover can continue under a new policy
Conversion of Child Cover Benefit	When your child turns 21, they can convert the policy to Life Cover with linked TPD and/or Trauma Cover in their own name without the need for medical assessment
Indexation Benefit	Cover will be indexed each year to ensure your benefit amount maintains real value
Accommodation Benefit	Up to \$250 per day for up to 30 days to help cover the cost of a family member to be with your child if they are confined to bed as a result of a trauma condition or terminal illness
Suspending Cover Benefit	Put your premiums and cover on hold for up to 12 months

Find the right solution for you.

Learn more about Child Cover. Talk to your financial adviser today.

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