

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.

Did you know...

Among children aged 0–14, almost 2 in 5 have at least one long term condition that has lasted, or is expected to last 6 months or more.

Australian Institute of Health and Welfare, 2012, *A picture of Australia's children 2012*, Cat. no. PHE 167. <<https://www.aihw.gov.au/reports/children-youth/a-picture-of-australias-children-2012>>, accessed September 2018

Child's Critical Illness insurance with TAL

Our Child's Critical Illness insurance protects your kids for 22 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 and Life insurance when the policy expires, without underwriting at the policy anniversary prior to the child's 19th 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.

Did you know...

The five-year relative survival for all children diagnosed with cancer in Australia between 2003 and 2012 was 84%.

Cancer Council, *Cancer Council and childhood cancers*, <<https://www.cancer.org.au/about-cancer/types-of-cancer/childhood-cancers/cancer-council-and-childhood-cancers.html>>, accessed September 2018

What's covered?

- Heart conditions such as Cardiomyopathy and Heart Attack
- Neurological conditions such as Coma, Meningitis, Meningococcal Disease, Paralysis and Stroke
- Permanent conditions such as Blindness (permanent), Deafness (permanent), and Loss of Speech (permanent)
- Organ disorders such as Chronic Kidney Failure and Major Organ Transplants
- Cancer including Leukaemia and Lymphoma but excluding early stage cancer
- Other events such as Aplastic Anaemia, death and terminal illness.

Note: Child's Critical Illness insurance covers only conditions that are listed in the PDS and Policy Document.

The condition must also meet the level of severity as defined in the PDS and Policy Document.

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



We protect around 4.5 million Australians



\$4.6 billion in in-force premiums



Over 1,600 employees in Australia

RECENT AWARDS

2017

AFA/Strategic Insight Platinum Awards: Life Company of the Year, Trauma Product of the Year and Service Quality Award Winner

Money Management/DEXX&R Risk Company of the Year Awards: Disability Income Product Award Winner for TAL Accelerated Protection Income Protection Premier

Money Magazine Best of the Best Awards: Best Featured Income Protection Insurance

CANSTAR Outstanding Value Life Insurance Awards: Income Protection Insurance Winner

2018

Money Magazine Best of the Best Awards: Best Featured Income Protection Insurance

Money Management/DEXX&R Adviser Choice Risk Awards: Best Term and TPD product for TAL Accelerated Protection

ANZIIF Australian Insurance Industry Awards: Life Insurance Company of the Year

Strategic Insight/AFA Awards: Overall Platinum Life Company of the Year, Service Quality Award and Trauma Product of the Year

SMSF Service Provider Awards: Best Insurance Provider

2019

Plan for Life/AFA Life Company of the Year Awards: Overall Platinum Life Company of the Year Winner, Trauma/Critical Illness Product of the Year

PRIME Awards: Highly Commended Best Public Health Initiative for TAL SpotChecker

Australian Business Awards: Community Contribution Winner for TAL SpotChecker

Strategic Insight/AFA Awards: Overall Platinum Life Company of the Year

Insurance Asia Awards: Domestic Life Insurer of the Year – Australia

CLAIMS AT TAL

We're here when our customers need us most. In 2019:



We paid over \$2.3 billion in claims (over \$45 million each week)



We supported more than 34,000 Australians and their families



64% of the claims we paid were for living benefits, helping our customers during their recovery from illness or injury

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 should obtain financial advice tailored to your personal circumstances and read the relevant Product Disclosure Statement(s) available from www.tal.com.au to decide whether the product and advice is right for you.

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