

## Kids Cover



### What's Kids Cover?

We love our kids – even if they are a little expensive! If your child becomes seriously ill, Asteron Life's Kids Cover can ease your financial load with a lump sum payment allowing you to focus on the things that matter most. The good news is the first \$50,000 of cover per child is free when you take out your own Asteron Life Personal Insurance policy.

### How does Kids Cover work?

There are many medical conditions that can affect our kids. If your child becomes sick with a condition covered by Kids Cover you'll receive a lump sum. This helps pay for recovery-related expenses and makes it easier for you to take time off to look after them.

### Let's take a closer look at the benefits:

- You can take advantage of Kids Cover if you're a parent or grandparent.
- The first \$50,000 per child is free with your own Asteron Life Personal Insurance Policy.
- You can add additional protection (up to a maximum of \$200,000) for just one dollar per month per \$10,000 of cover.
- Your child will have the benefit of a new policy option when they turn 21 – so they can transfer their cover to an adult policy without the need for a further health assessment.
- We'll allow up to \$100,000 to be taken without a further health assessment – if the Kids Cover sum insured is less when converting to full adult cover.

"I used to find the idea of setting up insurance cover for my kids quite unsettling, because I don't want to think about anything happening to them. That was until I realised it's about protecting my family and being able to provide the love and support when they might need it the most. Hopefully I'll never have to claim, but if I need it, I know it's there."

Kate, Asteron Life customer and mum of four

General category	Medical condition or surgical procedure
<b>Blood</b>	Aplastic anaemia
	HIV
<b>Cancer and tumours</b>	Benign tumour of the brain or spinal cord
	Cancer*
	Early stage cancer*
<b>Connective tissue</b>	Systemic sclerosis
<b>Ear</b>	Deafness
<b>Eye</b>	Blindness
	Loss of sight (one eye) and limb
<b>Gastrointestinal</b>	Chronic liver failure
<b>Heart and artery</b>	Cardiomyopathy
	Coronary artery angioplasty – triple vessel*
	Coronary artery bypass surgery*
	Heart surgery (open)*
	Heart attack*
	Out of hospital cardiac arrest
	Pulmonary hypertension
	Repair or replacement of aorta*
	Repair or replacement of valves*
	Severe peripheral vascular disease
<b>Kidney and urogenital</b>	Chronic kidney (renal) failure*
<b>Major organ transplant</b>	Major organ transplant (placement on waiting list or undergoing transplant)*

General category	Medical condition or surgical procedure
<b>Musculoskeletal trauma</b>	Loss of limbs
	Burns
<b>Respiratory</b>	Chronic lung failure
	Pneumonectomy*
	Pulmonary hypertension
<b>Stroke and nervous system</b>	Alzheimer's disease
	Coma
	Creutzfeldt-Jakob disease
	Dementia
	Encephalitis
	Loss of speech
	Major head trauma
	Meningitis
	Motor neurone disease
	Multiple sclerosis
	Muscular dystrophy
	Paralysis
	Parkinson's disease
	Peripheral neuropathy
Stroke*	
<b>Other</b>	Intensive Care
	Terminal Illness
<b>Modified total and permanent disablement</b>	Loss of limbs
	Loss of sight (one eye) and limb
	Loss of independent existence
	Significant cognitive impairment

Cover for medical conditions or surgical procedures marked \* starts 3 months after the latest of:

- The commencement date of the Kids Cover.
- The most recent reinstatement of the Kids Cover.
- An increase to the Kids Cover sum insured (in respect to the increased portion only).

This does not apply if the cover is a replacement benefit.

## Talk to your insurance adviser about how to get Kids Cover.

**Disclaimer:** The information in this brochure is a general summary only, and is not personalised to your situation. If you would like advice which takes account of your particular financial situation and goals, please contact your financial adviser. Full details of the policy terms and conditions are available from Asteron Life Limited ("Asteron Life") or your financial adviser. Terms, conditions, exclusions and limits apply. A number of terms used in this brochure carry a specific definition set out in the policy document. If there are differences between the information in this brochure and the policy document, then the policy document will prevail. Availability of insurance cover is subject to Asteron Life's acceptance and approval of a complete application. Any payment is subject to your claim being accepted.

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