

PRODUCT SNAPSHOT: ONECARE SEVERITY TRAUMA

WHY IT'S SO IMPORTANT

OneCare Severity Trauma is designed to help you financially if you're diagnosed with a serious illness like cancer, heart attack or stroke or a serious event such as severe burns or paralysis. The money it provides can help you cover things like:



KEY FEATURES AND BENEFITS OF YOUR POLICY



Affordable protection

Severity Trauma is up to 20% more cost effective than Trauma Comprehensive.



Award-winning protection

OneCare Trauma Cover was awarded a CANSTAR Award for Outstanding Value in 2016.



Two year rate lock

We guarantee we won't increase your premiums in the first two years*.



Enhanced definitions

We regularly update our trauma definitions as medical technology improves.



Qantas Points

You can start earning Qantas Points on premiums paid for eligible OnePath insurance policies (terms and conditions apply¹).



Worldwide cover

OneCare provides worldwide insurance cover, 24 hours a day.



Guaranteed renewability

We guarantee to renew your policy until its expiry date, even if your health changes.



Pregnancy Premium Waiver

We will waive your premiums for up to six months over the life of the policy, should you become pregnant. For more details, please refer to the OneCare PDS.

KEEPING YOUR COVER UP-TO-DATE

Your OneCare policy is designed to change as your life changes. For example, you can apply to increase your level of cover (without any medical checks) if you take out a new mortgage, adopt or give birth to a child, or experience one of a number of other major life events.

For a full list of eligible events, please refer to the OneCare PDS, and be sure to speak to your financial adviser before you change your level of cover.

WHY IT PAYS TO STAY COVERED

If you were diagnosed with a serious illness, you may have private health insurance to help cover certain medical costs. But with Severity Trauma, you can use a benefit payment however you like – helping you get your treatment of choice, pay down your mortgage and take the time off you need to recover properly.

HOW CLAIM PAYMENTS WORK

If you make a successful claim on your Severity Trauma policy, you can expect to receive:

- a full benefit for 34 medical conditions, with a tiered structure for the main conditions
- a partial benefit for 39 medical conditions

The tiered benefit structure is designed to match the financial support you receive with the financial impact of the medical condition – paying lower benefits for more minor conditions that can easily be treated, and higher benefits for conditions that have a permanent impact on your life.

Some severe medical conditions are not considered suitable to be tiered. For those we will pay a full benefit. Please refer to the OneCare PDS for a full list of the medical conditions covered.

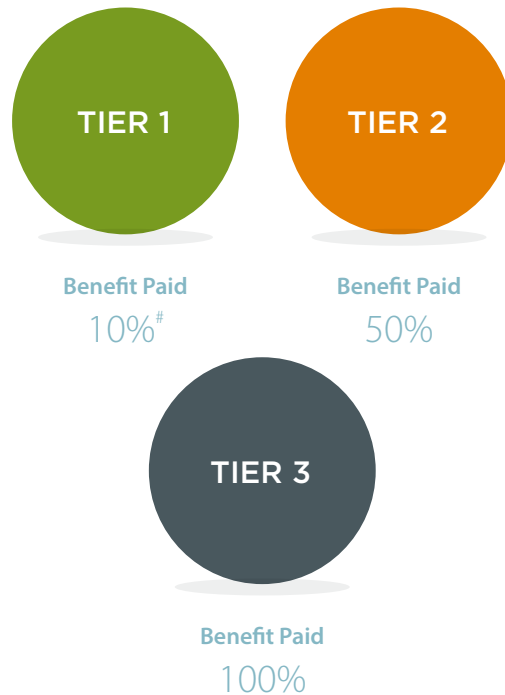
You may claim more than once

With Severity Trauma, you may be able to claim multiple times for the same medical condition if the condition gets worse.

For example, Susan has a Severity Trauma policy with a \$250,000 sum insured. This is how a progressive claim may work:

Event	Amount Susan receives	Susan's sum insured after claim
Susan is diagnosed with Breast Cancer (stage 1)	\$25,000 (10% of \$250,000)	\$225,000
Susan's cancer progresses to stage 2	\$112,500 (50% of \$225,000)	\$112,500
Susan's cancer progresses to stage 3	\$112,500 (100% of \$112,500)	\$0
Total received	\$250,000	

HOW THE THREE TIERS WORK



WHAT YOU'RE NOT COVERED FOR

We will not pay any benefit under Severity Trauma in certain circumstances including:

- for a trauma condition which arises as a result of an intentional act or omission or illicit drug use
- for suicide within the first 13 months (under the Limited Death benefit)
- if the life insured is not following the advice of a medical practitioner in relation to that condition.

For full details please refer to the OneCare PDS.

This flyer is only intended to provide a quick summary of your OneCare policy. For full details, please refer to the OneCare Product Disclosure Statement (PDS) available at onepath.com.au.

* Two-year premium rate lock will not apply to:

- increases to original cover amount within the first two years of the policy
- policy fee increases, and
- any Government imposed charges, such as stamp duty. On first policy anniversary, premium increases due to indexation of the sum insured amount or age-based loadings for variable age-stepped premiums will be based on the rate-locked premium.

^ You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath to earn Qantas Points on eligible insurance policies. Eligible insurance policies are the policies listed in the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at onepath.com.au/qff-terms-conditions, as defined for 'Eligible OnePath Insurance Policy'. A joining fee usually applies. However, OnePath has arranged for this to be waived for new customers who join at qantas.com/onepathjoin. This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at qantas.com/terms. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about these products or the information provided by OnePath in this communication.

Angioplasty (single or double vessel) and heart surgery (less invasive) are subject to a maximum of \$20,000 across all Severity Trauma Cover policies held in respect of the life insured.

Important information: The information is current as at 1 October 2024 but may be subject to change. Updated information will be available by contacting us on 133 667. **Zurich Australia Limited** trading as OnePath Life (OnePath) ABN 92 000 010 195, AFSL 232510 issues OneCare. This includes OneCare External Master Trust and OneCare SMSF. **OnePath Custodians Pty Limited** (OnePath Custodians) ABN 12 008 508 496, AFSL 238346, RSE L0000673 is the trustee of the Retirement Portfolio Service ABN 61 808 189 263 (the Fund) and the issuer of OneCare Super. OnePath Custodians is a member of the Insignia Financial Group of Companies, comprising Insignia Financial Ltd ABN 49 100 103 722 and its related bodies corporate (Insignia Financial Group). Zurich Australia Limited is not a related body corporate of OnePath Custodians or any other company in the Insignia Financial Group. This information does not take into account your personal objectives, financial situation or needs. You should consider these factors and the appropriateness of the information to you. Consider seeking advice specific to your individual circumstances from an appropriate professional. You should also consider the Product Disclosure Statement (PDS) for the product available at onepath.com.au or by calling 133 667 in deciding whether to acquire or to continue to hold the product. Furthermore, this product has been designed to meet certain objectives, financial situations and needs, which are described in its Target Market Determination available at onepath.com.au/tmd

The case study is hypothetical and is not meant to illustrate the circumstances of any particular individual. Before acting on this information, you should consider the appropriateness of the information, having regard to your needs, financial circumstances and objectives.