



Life Interruption Cover Benefits

Claim Category	Claim Type	Payment Type	Amount Payable
Loss of Life	Death or Terminal	Final	\$48,000
Total and Irreversible Loss of Function	Permanent loss of 50% or more of the ability to grasp and hold with either hand (without the reliance on a prosthetic limb)	Major	\$24,000
Total and Irreversible Loss of Function	Permanent loss of 50% or more of the ability to flex either wrist (without the reliance on a prosthetic limb)	Major	\$24,000
Total and Irreversible Loss of Function	Permanent loss of 50% or more of the ability to bend either elbow (without the reliance on a prosthetic limb)	Major	\$24,000
Total and Irreversible Loss of Function	Permanent loss of sight in either eye	Major	\$24,000
Total and Irreversible Loss of Function	Permanent loss of hearing in either ear	Major	\$24,000
Total and Irreversible Loss of Function	Permanent loss of ability to produce intelligible speech	Final	\$48,000
Total and Irreversible Loss of Function	Permanent loss of all ability to walk unaided (without the reliance on crutches, prosthetic limbs, a wheelchair or a walking frame)	Final	\$48,000
Total and Irreversible Loss of Function	Permanent reduction in the ability to walk, stand, sit or lie flat to the extent that there is a loss of 25% or more of usual capacity to work extent that there is a loss of 25% or more of usual capacity to work	Final	\$48,000
Total and Irreversible Loss of Function	Permanent reduction in ability to think to the extent that there is a loss of 25% or more of usual cognitive function	Final	\$48,000
Total and Irreversible Loss of Function	Permanent reduction in ability to breathe to the extent that there is a loss of 25% or more of usual respiratory function a loss of 25% or more of usual respiratory function	Final	\$48,000
Total and Irreversible Loss of Function	Permanent reduction of at least 50% of the normal function of the heart, lungs, liver or kidneys	Final	\$48,000
Total but Temporary Loss of Function	Loss of 50% or more of the ability to grasp and hold with either hand for at least one month	Specified	\$4,000
Total but Temporary Loss of Function	Loss of 50% or more of the ability to flex either wrist for at least one month	Specified	\$4,000
Total but Temporary Loss of Function	Loss of 50% or more of the ability to bend either elbow for at least one month	Specified	\$4,000
Total but Temporary Loss of Function	Loss of all hearing in either ear for at least one month	Specified	\$4,000
Total but Temporary Loss of Function	Loss of ability to produce intelligible speech for at least one month	Specified	\$8,000
Total but Temporary Loss of Function	Loss of all ability to walk unaided (without the reliance on crutches, a wheelchair or a walking frame) for at least one month	Specified	\$8,000
Total but Temporary Loss of Function	Reduction in the ability to walk, stand, sit or lie flat to the extent that there is a loss of 25% or more of usual capacity to work or to carry out day to day activities for at least one month	Specified	\$8,000
Total but Temporary Loss of Function	Reduction in ability to think to the extent that there is a loss of 25% or more of usual cognitive function for at least one month	Specified	\$8,000
Total but Temporary Loss of Function	Reduction in ability to breathe to the extent that there is a loss of 25% or more of usual respiratory function for at least one month	Specified	\$8,000
Total but Temporary Loss of Function	Reduction in ability to remain awake and alert to the extent that there is a reduction of at least 25% of the usual capacity to undertake work or normal day to day activities for at least one month	Specified	\$8,000

Total but Temporary Loss of Function	Where there is a loss of a combination of two or more of the above abilities but where no single reduced ability on its own meets the criteria, but as a result of the combination of losses, there is a reduction of at least 25% of the usual capacity to undertake work or day to day activities for at least one month	Specified	\$8,000
Cancer Diagnosis	Diagnosis of a primary cancer (excluding BCC, SCC and carcinomas in situ)	Specified	\$4,000
Cancer Diagnosis	Diagnosis of a secondary (or metastatic) cancer	Major	\$24,000
Cancer Diagnosis	Diagnosis of a BCC, SCC, or carcinoma in situ, where major surgical treatment is required	Specified	\$4,000
Cancer Diagnosis	Diagnosis of a benign (or non-malignant) tumour which is causing functional impairment of an organ, system, or body part or is at risk of developing into a malignancy, and as a result requires treatment. Excluding BCC, SCC or carcinoma in situ.	Specified	\$4,000
Cancer Diagnosis	Undergoing a course of radiotherapy or brachytherapy of more than three days per week for more than four weeks	Specified	\$8,000
Cancer Diagnosis	Undergoing a course of intravenous chemotherapy	Specified	\$8,000
Cancer Diagnosis	Undergoing a course of non-intravenous chemotherapy	Major	\$24,000
Cancer Diagnosis	Undergoing a stem cell transplant	Major	\$24,000
Cancer Diagnosis	Undergoing a bone marrow transplant	Major	\$24,000
Out of Hospital Therapy	Continuous requirement for out of hospital supplementary oxygen therapy for more than three months	Major	\$24,000
Out of Hospital Therapy	Continuous requirement for steroidal drug therapy for more than three months	Specified	\$8,000
Out of Hospital Therapy	Continuous requirement for out of hospital immunosuppressive therapy for more than three months	Major	\$24,000
Out of Hospital Therapy	Medically necessary home bed confinement with daily medical supervision for at least one month	Specified	\$8,000
Hospitalisation	Inpatient surgery (including the debridement of burns) where admission is for at least one night	Accumulative	\$500 per night up to an accumulated maximum of \$5,000
Hospitalisation	Inpatient non-surgical admission for at least three nights	Accumulative	\$500 per night up to an accumulated maximum of \$5,000
Hospitalisation	Day-stay surgery in a hospital where admission is for more than three hours but less than one night	Specified	\$500
Limbs and Joints	Immobilisation, casting or fixation of either thumb or either index finger	Specified	\$1,000
Limbs and Joints	Immobilisation, casting or fixation of either arm or either wrist	Specified	\$2,000
Limbs and Joints	Immobilisation, casting or fixation of either elbow	Specified	\$2,000
Limbs and Joints	Immobilisation or fixation of either shoulder	Specified	\$4,000
Limbs and Joints	Immobilisation, casting or fixation of either foot, either leg or either ankle	Specified	\$2,000
Limbs and Joints	Immobilisation, casting or fixation of either knee	Specified	\$4,000
Limbs and Joints	Immobilisation or fixation of either hip	Specified	\$6,000
Limbs and Joints	Immobilisation or fixation of the jaw	Specified	\$1,000
Limbs and Joints	Immobilisation or fixation of the skull	Specified	\$2,000
Limbs and Joints	Immobilisation or fixation of the collarbone	Specified	\$2,000
Limbs and Joints	Immobilisation or fixation of the pelvis	Specified	\$4,000
Major Diagnostics	Angiogram	Specified	\$4,000
Major Diagnostics	MRI Scan	Specified	\$2,000
Major Diagnostics	CT Scan	Specified	\$2,000
Major Diagnostics	PET Scan	Specified	\$2,000
Major Diagnostics	Nuclear Stress Test	Specified	\$2,000
Major Diagnostics	Hysteroscopy	Specified	\$2,000
Major Diagnostics	Gastroscopy	Specified	\$2,000
Major Diagnostics	Colonoscopy	Specified	\$2,000
Major Diagnostics	Laparoscopy	Specified	\$2,000
Major Diagnostics	Myelogram	Specified	\$2,000
Major Diagnostics	Cystoscopy	Specified	\$2,000
Major Diagnostics	Scintigraphy	Specified	\$2,000
Major Diagnostics	Arthroscopy	Specified	\$2,000
Major Diagnostics	Cardiovascular ultrasound	Specified	\$2,000
Major Diagnostics	Myocardial perfusion	Specified	\$2,000
Major Diagnostics	Echocardiogram	Specified	\$2,000