

HCF LIFE

Medical Trauma Insurance



We've got you covered for life.

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Combined Product Disclosure Statement and Financial Services Guide

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Product Disclosure Statement

About Medical Trauma Insurance

HCF Medical Trauma Insurance is a simple low cost way to get extra cash benefits to complement your HCF private health cover and Medicare.

- Over 40 conditions covered
- Cash benefits paid directly to you
- Benefits for cancer and heart conditions based on treatment levels
- Family cover is available for HCF members with family health cover and includes benefits for children
- Easy to apply, no complex questionnaires or medical examinations
- Choice of \$20,000 and \$40,000 benefit amounts

Cooling off period

When you receive your policy document from us, you have 30 days to check whether the policy meets your needs. Within this time you may cancel your policy in writing and receive a full refund of any money paid provided you have not made a claim.

Who can apply?

Anybody who is a permanent resident of Australia and aged between 18 and 54. Non members of HCF can apply for singles cover only.

Your benefit amount

The total of all benefits paid under your policy for each person covered is the Benefit Amount you select when you apply for your policy. When that amount has been paid, your policy will cease.

Your premium

Your premium will increase as you move into the next 5-year age band. No policyholder can be singled out for an increase in their premium because their personal circumstances or health has changed. The premium rates can only be increased if the increase applies to all Medical Trauma Insurance policies and notice of any change will be advised to you at least one month in advance. Your premium must be paid in full when it is due, to prevent your policy lapsing.

Your premium will also include any stamp duty charges by your state government as well as any taxes that may be levied by state or federal governments.

Benefits

Member & spouse

	Medical Trauma	Treatment Required	\$20,000 Benefit Amount	\$40,000 Benefit Amount
Cancer*	Breast cancer	Breast removal	\$20,000	\$40,000
		Breast saving surgery	\$12,500	\$25,000
		Chemotherapy or radiotherapy	\$8,000	\$16,000
		Surgery and radiotherapy	\$20,000	\$40,000
	Uterine cancer	Removal of the uterus	\$20,000	\$40,000
		Chemotherapy or radiotherapy	\$8,000	\$16,000
	Pre-cancerous cervical growths (CIN-3, not 1 or 2)		\$6,000	\$12,000
	Basal or squamous cell skin cancers		Nil	Nil
	Melanomas under 1.5 mm		Nil	Nil
	Melanomas over 1.5 mm		\$20,000	\$40,000
	Kaposi's Sarcoma and other tumours associated with HIV infection		Nil	Nil
	Tumours that are a recurrence or metastases of a tumour that first occurred within the 90 day qualifying period		Nil	Nil
	Cervical, prostate and other cancers	Chemotherapy or radiotherapy	\$8,000	\$16,000
		Surgery under general anaesthetic	\$12,500	\$25,000
		Both of the above	\$20,000	\$40,000

*Not covered in the first 90 days

Heart	Heart attack*		\$20,000	\$40,000
	Heart disease*	Angioplasty	\$3,000	\$6,000
		Bypass 1 coronary artery	\$8,000	\$16,000
		Bypass 2 coronary arteries	\$12,500	\$25,000
		Bypass 3 or 4 coronary arteries	\$20,000	\$40,000
		Open heart surgery to replace or repair a valve	\$20,000	\$40,000
		Surgery of the aorta	\$20,000	\$40,000
	Cardiac arrest outside a hospital		\$20,000	\$40,000
	Cardiomyopathy		\$20,000	\$40,000
Pulmonary hypertension		\$20,000	\$40,000	
Intensive Care	More than 24 hours		\$4,000	\$8,000
	More than 5 days		\$10,000	\$20,000
	More than 10 days		\$20,000	\$40,000
Body Organ	Blindness		\$20,000	\$40,000
	Benign brain tumour		\$20,000	\$40,000
	Chronic kidney failure		\$20,000	\$40,000
	Deafness		\$20,000	\$40,000
	Liver failure		\$20,000	\$40,000
	Loss of speech		\$20,000	\$40,000
	Lung failure		\$20,000	\$40,000
	Major organ transplant		\$20,000	\$40,000
	Pneumonectomy		\$20,000	\$40,000
Nervous System	Coma		\$20,000	\$40,000
	Encephalitis		\$20,000	\$40,000
	Motor neurone disease		\$20,000	\$40,000
	Multiple Sclerosis		\$20,000	\$40,000
	Parkinson's disease		\$20,000	\$40,000
	Stroke*		\$20,000	\$40,000
Accident	Loss of limbs and/or sight		\$20,000	\$40,000
	Major head trauma		\$20,000	\$40,000
	Paralysis		\$20,000	\$40,000
	Severe burns		\$20,000	\$40,000
Other	Aplastic anaemia		\$20,000	\$40,000
	Muscular dystrophy		\$20,000	\$40,000
Terminal Illness			\$20,000	\$40,000
Death			\$20,000	\$40,000

Benefits

Children – when covered by family cover

	Medical Trauma	Treatment Required	\$20,000 Benefit Amount	\$40,000 Benefit Amount
Cancer*	Leukaemia		\$20,000	\$40,000
	Other cancers	Chemotherapy or radiography	\$3,000	\$6,000
		Major surgery	\$8,000	\$16,000
		Major surgery followed by chemotherapy or radiotherapy	\$12,500	\$25,000
		Organ removal	\$20,000	\$40,000
Major Organ Transplant			\$20,000	\$40,000
Nervous System	Bacterial meningitis		\$20,000	\$40,000
	Meningococcal disease		\$20,000	\$40,000
	Subacute sclerosing encephalitis		\$20,000	\$40,000
	Viral encephalitis		\$20,000	\$40,000
Accident	Loss of limbs and/or sight		\$20,000	\$40,000
	Major head trauma		\$20,000	\$40,000
	Paralysis		\$20,000	\$40,000
	Severe burns		\$20,000	\$40,000
Intensive Care	More than 24 hours		\$4,000	\$8,000
	More than 5 days		\$10,000	\$20,000
	More than 10 days		\$20,000	\$40,000
Aplastic Anaemia			\$20,000	\$40,000

*Not covered in the first 90 days

Premium options

Single Cover

Monthly premium

Member's Age	\$20,000 Benefit Amount	\$40,000 Benefit Amount
18 to 34	\$10.95	\$21.90
35 to 39	\$14.95	\$29.90
40 to 44	\$19.95	\$39.90
45 to 49	\$29.95	\$59.90
50 to 54	\$39.95	\$79.90

Family Cover

Monthly premium

Member's Age	\$20,000 Benefit Amount	\$40,000 Benefit Amount
18 to 34	\$21.90	\$43.80
35 to 39	\$29.90	\$59.80
40 to 44	\$39.90	\$79.80
45 to 49	\$59.90	\$119.80
50 to 54	\$79.90	\$159.80

Single & Family Cover

Single Cover only covers you and is available to both members and non-members of HCF. Family Cover covers all the people covered by your HCF family membership and the benefit amount is payable for each of them.

Taxation

Usually premiums are not tax deductible and benefits are paid free of personal tax. This is a general statement based on present laws and their interpretation. Individual circumstances may vary.

When benefits are not paid

Cover for the following Medical Traumas does not start until 90 days after your policy commences.

- Cancer
- Heart Attack
- Heart Disease
- Stroke

A benefit will never be paid for a Medical Trauma if it occurs on or before the cover commencement date, or if it is directly or indirectly caused by, or is attributable to:

- a pre-existing condition
- drug or alcohol use, abuse or intoxication
- war, hostilities, civil commotion, terrorism or insurrection
- Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex or Human Immunodeficiency Virus
- Intentional self injury, or an illegal act committed by a person covered by your policy

The benefit for any Medical Trauma or Terminal Illness is not paid if it is not diagnosed in Australia or, in the case of a Medical Trauma involving a medical procedure, where the procedure is not undertaken in Australia.

A benefit will not be paid for a Medical Trauma if a benefit has previously been paid for that person for the same Medical Trauma under any HCF Life Medical Trauma policy.

When your cover ceases

Your cover ceases on your death, when you turn 65, if you don't pay your premium or when the benefit amount is paid in full.

Information about your policy

You will receive a Policy Document once your acceptance form has been processed. The information contained in this document is important and should be read carefully. A copy of the policy document is available on request.

Your cover is provided by HCF Life

Medical Trauma Insurance is issued by HCF Life Insurance Company Pty Limited and will not have a surrender value at any time. HCF is a not for profit organisation that has been looking after Australians since 1932.

HCF and HCF Life are each responsible for the entire contents of this Combined Product Disclosure Statement and Financial Services Guide.

Protecting your privacy

HCF is committed to best practice privacy protection and will do our best to protect your personal information from the moment you share it with us. How HCF collects, uses and keeps secure your personal information is described in the HCF Privacy Policy.

For a copy of our HCF Privacy Policy or to request information we have collected about you, see Privacy & Security at www.hcf.com.au or call 13 13 34. HCF reserves the right to charge a reasonable cost for processing your request.

Protecting your rights

If you have a complaint about your policy, please contact our Policy Service Team on 13 13 34 and we will attempt to resolve it promptly. If you are dissatisfied with our response, you can contact the Financial Ombudsman Service. This is an independent body that is available to you free of charge.

The Service's address is:

The Financial Ombudsman Service,
GPO Box 3, Melbourne VIC 3001.
The phone number is 1300 78 08 08.

Financial Services Guide

This Financial Services Guide is about the services provided by HCF in relation to Medical Trauma Insurance and is designed to assist you in deciding whether to use any of these services.

It contains information about remuneration paid to HCF and its staff for the services offered and how complaints against HCF in relation to these services are dealt with.

If HCF offers or arranges to issue you Medical Trauma Insurance we will provide you with a Product Disclosure Statement relating to that product where required. This sets out the significant features of the product and will assist you to compare and make informed decisions about the product.

HCF is licensed to provide general advice about and arrange the issue of life and general insurance products. The life insurance products are issued by HCF Life Insurance Company Pty Limited (HCF Life). HCF Life is a wholly owned subsidiary of HCF and acts on its own behalf. When we issue you with a policy, we do so under a binder that authorises us to enter into that contract of insurance on behalf of the insurer.

The premiums for the life insurance products are paid to HCF Life. HCF receives commission from HCF Life for their sale of 40% of the first year's premium plus an additional commission of 80% of HCF Life's underwriting profit each year calculated as premiums less claims and expenses. HCF's staff receive an incentive depending on the annual premium of these products which they sell. This will not exceed 20% of the first year's premium. HCF is a not for profit organisation and all of the income it receives is applied for the benefit of its members.

HCF provides general advice about the suitability of these products for the needs of members. This means we do not take account of individual objectives, financial situation or needs. You should, before acting on that advice, consider the appropriateness of the advice, having regard to your objectives, financial situation or needs. Please read the Product Disclosure Statement before deciding to purchase any of these products.

HCF holds Professional Indemnity insurance that complies with the compensation requirements of Section 912B of the Corporations Act. This includes cover for claims in relation to the conduct of representatives and employees who no longer work for HCF but who did at the time of the relevant conduct.

Should you have a complaint about any of the services we offer in this Financial Services Guide please contact us on 13 13 34. If we have not resolved your complaint within 45 days or you are not satisfied with our response, you can contact The Financial Ombudsman Service on 1300 780 808 or by post at GPO Box 3, Melbourne VIC 3001. This is an independent body available to you free of charge.

HCF's contact details are shown on the back cover of this brochure.

2 March 2009

Call 13 13 34

8am – 8pm AEST, Monday to Friday

9am – 5pm AEST, weekends

www.hcf.com.au

HCF

We're different.™

The Hospitals Contribution Fund of Australia Limited

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