

Trauma Cover



What is Trauma Cover?

Life doesn't always follow the path we expect. A serious illness or injury can change everything – not just for you, but for those who rely on you.

PPS Mutual Professionals' Choice Trauma Cover provides a lump sum payment if you – or your children – are diagnosed with a serious health condition that meets one of our defined medical criteria. This payment (either full or optional partial payment) can help reduce financial stress, giving you the space to focus on recovery.

We are here to support you, your family or your business at life's most challenging times. PPS Mutual Professionals' Choice Trauma Cover is designed to ease the financial impact so you can focus on what matters most – your health and recovery.



How does it work?

PPS Mutual Trauma Cover has been designed to give you control over your finances in a time when you need financial assistance the most.

You'll receive either:

1. A full payment of your sum insured, or
2. A partial payment of 25% of your sum insured (up to \$100,000) if you've selected this optional benefit.

You can use a Trauma Cover payout in the way that best supports your recovery and peace of mind.

Trauma Cover is offered as both standalone cover and as an accelerated benefit linked to a specific Life Cover. If an accelerated benefit is issued, payment of all or part of the Trauma Cover sum for any Full Payment Condition or Optional Partial Payment Condition will reduce the sum insured under both the Trauma Cover and the linked Life Cover.

You can tailor your cover with a range of optional benefits in addition to the built-in features (see page 6). Your PPS Mutual adviser will work with you to create a plan for your tailored cover.



Example

When Mary set up her Trauma Cover with her adviser, they recommended that her policy should include the optional partial payment conditions. When she was diagnosed with early-stage melanoma, Mary was able to make a claim for a partial payment. This lump sum provided crucial financial support when Mary took time off work for treatment.





Trauma Cover covered conditions

Claim payments for the conditions listed below are subject to the life insured or a dependent child of the life insured meeting the relevant criteria set out in PPS Mutual's Trauma Cover cover terms along with any other terms, conditions, limitations and exclusions set in PPS Mutual's policy wordings.

	100% sum insured	25% sum insured, max \$100,000
Condition	Full payment	Optional partial payment
Cancer conditions*		
Benign brain or spinal cord tumour	✓	✓
Cancer – carcinoma in situ radical surgery	✓	
Cancer – malignant tumours	✓	
Cancer – melanoma of specified severity	✓	
Cancer – specified early-stage		✓
Cardiovascular conditions**		
Aneurysm – cerebral or aortic		✓
Angioplasty – triple vessel	✓	
Angioplasty – two vessels or fewer		✓
Cardiomyopathy	✓	✓
Coronary artery bypass surgery	✓	
Heart attack (acute myocardial infarction)	✓	
Heart valve replacement	✓	✓
Open heart surgery	✓	
Out-of-hospital cardiac arrest	✓	
Permanent implantable cardiac defibrillator		✓
Primary pulmonary hypertension	✓	
Repair to the thoracic or abdominal aorta	✓	
Stroke	✓	
Surgery to insert a permanent pacemaker		✓

100% sum insured

25% sum insured, max \$100,000

Condition	Full payment	Optional partial payment
All other conditions		
Advanced acquired immunodeficiency syndrome	✓	
Alzheimer's disease	✓	
Aplastic Anaemia	✓	
Blindness – loss of sight in both eyes	✓	
Blindness – loss of sight in one eye		✓
Burns – major burns of the skin	✓	
Burns – moderate burns of the skin		✓
Chronic kidney (renal) failure	✓	✓
Chronic (decompensated) liver failure	✓	
Chronic liver failure		✓
Chronic lung disease		✓
Chronic lung failure	✓	
Cognitive impairment	✓	
Coma	✓	
Creutzfeldt-Jakob disease	✓	
Deafness in both ears	✓	
Deafness in one ear		✓
Dementia	✓	
Diabetes – advanced	✓	
Diabetes mellitus		✓
Encephalitis	✓	✓
HIV		✓
Hydrocephalus		✓
Intensive care treatment	✓	✓
Loss of independent existence	✓	
Loss of limbs and sight	✓	

Condition	100% sum insured	25% sum insured, max \$100,000
	Full payment	Optional partial payment
Loss of limb		✓
Loss of speech	✓	
Major head trauma	✓	✓
Major organ transplant	✓	
Meningitis or meningococcal disease	✓	
Motor neurone disease	✓	
Multiple sclerosis	✓	
Muscular dystrophy	✓	
Osteoporosis		✓
Paralysis	✓	
Parkinson's disease	✓	
Peripheral neuropathy	✓	
Pneumonectomy	✓	
Severe inflammatory bowel disease	✓	
Severe rheumatoid arthritis	✓	
Surgery to insert colostomy and or ileostomy		✓
Systemic lupus erythematosus (SLE)	✓	✓
Systemic sclerosis	✓	✓
Terminal illness	✓	

* If, within 90 days following the application date for cover, the life insured or a dependent child of the life insured is diagnosed with or shows any signs, symptoms or underlying causes of any covered Cancer condition, then PPS Mutual will not pay a Trauma Cover Cancer benefit for the life insured or that dependent child for the applicable cover.

** If thirty 30 days following the application date for cover, the life insured or a dependent child of the life insured is diagnosed with or shows any signs, symptoms or underlying causes of any covered Cardiovascular condition (which includes stroke conditions), then PPS Mutual will not pay a Trauma Cover Cardiovascular benefit for the life insured or that dependent child for the applicable cover.



Trauma Cover built in benefits and features

This is a summary of PPS Mutual's Trauma Cover. Please read the policy wordings for all terms, conditions, limitations and exclusions.

Benefit or feature	Amount	Description
Full Payment Condition	100% of the sum insured.	A lump sum payment if a life insured suffers one of the specified Full Payment Conditions.
Dependent Child Trauma Benefit	Pays the lesser of 50% of the sum insured or \$50,000.	A lump sum payment if a dependent child (from 3 months to 24 years of age inclusive) of a life insured suffers a Full Payment Condition or a Partial Payment Condition (if the life insured has the Optional Partial Payment Condition option). The Dependent Child Trauma Benefit also provides for 1 subsequent claim in respect of the dependent child. However, the subsequent claim must not be a related condition of the first claim. Claims for congenital conditions are also excluded.
Newborn Baby Benefit	Pays the lesser of 50% of the sum insured or \$50,000.	A lump sum payment if a dependent child of a life insured is born with 1 or more of the specified congenital conditions. A claim will not be paid under this benefit if the birth of the dependent child occurs less than 12 months after the application date. The Newborn Baby Benefit is payable once in respect of each dependent child for each life insured.
Professional Advice Benefit	\$3,000 across all PPS Mutual policies for each life insured.	An additional lump sum that covers associated professional advice fees after the payment of a benefit under Trauma Cover.
Return to Home Benefit	Reimbursement of up to \$10,000 across all PPS Mutual policies.	If PPS Mutual pays a Full Payment Condition or Newborn Baby Benefit for a life insured or dependent child while they are living outside of New Zealand for 3 or more continuous months and they subsequently returns to New Zealand, then PPS Mutual will reimburse the cost of a one-way flight to New Zealand for the life insured or dependent child and 1 support person.
Counselling Benefit	Reimbursement of up to \$3,000 across all PPS Mutual policies.	If PPS Mutual pays a Full Payment Condition, Dependent Child Trauma Benefit or Newborn Baby Benefit under Trauma Cover, we will reimburse the fees paid to a psychiatrist, psychologist or counsellor for services provided to the life insured or an immediate family member of the life insured within 12 months of the payment of the benefit.
Accommodation and Transport Costs Benefit	\$3,000 across all PPS Mutual policies.	If PPS Mutual pays a Full Payment Condition or Newborn Baby Benefit for a life insured or dependent child, PPS Mutual will pay a lump sum if the life insured or dependent child receives treatment at least 100 kilometres away from their main home.

Benefit or feature	Amount	Description
Trauma Cover Protector Benefit	Equivalent of 12 months premium. Payable for each claim event for the life insured across all Trauma Covers on your policy.	If PPS Mutual has paid a claim for a Full Payment Condition or a Partial Payment Condition, we will apply an equivalent 12-month premium credit to the policy from the claim event date.
Conversion of Trauma Cover for your Children Feature	Up to a maximum of \$50,000.	If a life insured has Trauma Cover Standalone, a dependent child of the life insured can apply to become a life insured holding Trauma Cover Standalone on their policy without further assessment of the dependent child's health.
Conversion of Trauma Cover Standalone to Life Cover and Trauma Cover Accelerated Feature	Up to the sum insured for Standalone Trauma Cover.	If a life insured has Trauma Cover Standalone, they may convert their Trauma Cover Standalone sum insured to a Life Cover and Trauma Cover Accelerated.
Specified Life Event Increase Feature	Each increase cannot exceed 25% of the underwritten sum insured, or \$400,000. Total of all increases cannot exceed 100% of the underwritten sum insured, or \$800,000.	Allows increases to the life insured's sum insured without further underwriting following a specified life event.



Trauma Cover optional benefits and features

Benefit or feature	Amount	Description
Optional Partial Payment Conditions	Pays the lesser of 25% of the sum insured or \$100,000.	A lump sum payment if a life insured suffers one of the specified Partial Payment Conditions.
Optional Total and Permanent Disablement Condition	100% of the sum insured.	A lump sum paid if the life insured meets the criteria of being totally and permanently disabled.
Optional Instant Trauma Cover Buy Back Feature	Reinstates the sum insured paid on the claim event date. Ceases when the sum insured has been reinstated for the equivalent of 3 Full Payment conditions.	If PPS Mutual has accepted a Full Payment Condition, Partial Payment Condition (if the life insured has the Optional Partial Payment Condition option), or Optional Total and Permanent Disablement Condition claim for the life insured, then the sum insured under the Trauma Cover will be reinstated immediately on the claim event date. • All related conditions are permanently excluded. • Subsequent claims for cardiovascular conditions are considered related conditions. • Subsequent claims for cancer conditions are considered related conditions if they occur within 12 months of an earlier cancer condition.
Optional Enhanced Instant Trauma Cover Buy Back Feature	Reinstates the sum insured paid on the claim event date. Ceases when the sum insured has been reinstated for the equivalent of 3 Full Payment conditions.	If PPS Mutual has accepted a Full Payment Condition, Partial Payment Condition, or Optional Total and Permanent Disablement Condition claim for the life insured, then the sum insured under the Trauma Cover will be reinstated immediately on the claim event date. • All related conditions are permanently excluded. • Subsequent claims for cardiovascular conditions are only considered related conditions if they occur within 24 months of an earlier cardiovascular condition. • Subsequent claims for cancer conditions are considered related conditions unless the life insured has gone into complete remission following an earlier cancer condition.
Optional Life Cover Buy Back Feature	The amount the Life Cover sum insured was reduced by following a claim.	If PPS Mutual has accepted a Full Payment Condition or Partial Payment Condition claim and the life insured has survived 6 months from the claim event date, then PPS Mutual will automatically reinstate the Life Cover sum insured equal to the claim paid.
Optional Business Insurability Feature	Increase the Trauma Cover sum insured up to the Optional Business Insurability sum insured.	Allows for increases to the life insured's sum insured for specific business-related events without further medical underwriting.

Disclaimer

For use by PPS Mutual accredited advisers and their clients only. This guide is intended solely for informational purposes and is general in nature. It offers a concise overview of PPS Mutual Professionals' Choice Benefits and Features. All Covers are subject to applicable Cover Terms, conditions, and exclusions. For comprehensive details about each Cover, Benefit and Feature, please consult the applicable Cover Terms. This guide reflects PPS Mutual Professionals' Choice as of 25 June 2026 and may be subject to updates.