

Risk Researcher - Compare Differences Income Protection (Indemnity)



	 Protection Plan Loss of Earnings
Provisions	
Definition of Pre-Disability Earnings	
PDE includes the best 12 months in the 3 years prior to claim	✓
Definition of Total Disability	
Assessment based on '10 hours p/w'	✓
Assessment based on 'one income producing duty'	✗
Assessment is always based on own occupation	✓
No benefit offsets from ALL occupational income (<10 hours p/w)	✗
Exclusions	
Less than 4 exclusions	✓
Less than 5 exclusions	✓
Guarantee of Renewability	
No change to definitions after 12 months unpaid leave	✗
Policy is non-cancellable	✓
Indexation Benefit	
Able to refuse each and every indexation offer	✓
No maximum cap on indexation increase	✓
Indexation on Claim	
Benefit increased by CPI with no cap	✓
Injury & Sickness	
Cover all sicknesses that become apparent after policy start	✓
Covers all accidental injuries	✓
Offsets	
Sick leave cannot be used to offset the benefit received	✓
Partial Disability Benefits (I)	
May provide additional top-up benefit	✓
Partial Benefit Cover is available.	✓
Recurrent Disablement	
A disability returning within 12 months is considered recurrent	✓
A disability returning within 6 months is considered recurrent	✓


Risk Researcher - Compare Differences Income Protection (Indemnity)



	 Protection Plan Loss of Earnings
Provisions	
Total Disability Benefits Payable (I)	
Benefit capped not less than 75% of PDE	✓
Benefit may be higher than 75% of PDE	✗
Waiting Period Requirements	
Wait Period - Partial benefit with 0 days of total disability?	✓
Wait Period - Partial benefit with 7 days of total disability?	✓
Bed Confinement Benefit	
Bed Confinement	✓
Benefit payable for up to 90 days during wait period	✓
Booster Benefit	Optional
Booster benefit is available	✓
Critical Conditions Benefit	
Benefit is paid in addition to the usual monthly benefit	✗
Covers at least 10 conditions	✓
Critical Conditions benefit available	✓
Death Benefit	
Death Benefit available	✓
No need to be on claim at the time of death	✓
Geographical Limitations	
No geographical limits on cover or claim	✓
Other Supplementary Benefits	
Future Insurability	✓
Leave without Pay Cover	✓
Premium Freeze	✓
Relocation Benefit	✓
Specific injury benefit	✓
Unemployment Premium Waiver	✓
Rehabilitation Benefit	
Benefit for rehab expenses is at least 6 x monthly benefit	✓
Benefit for rehab programs is at least 12 x monthly benefit	✓

Risk Researcher - Compare Differences Income Protection (Indemnity)



	 Protection Plan Loss of Earnings
Provisions	
Rehabilitation Benefit	✓
Waiver of Premium - Disability	Optional
Premiums waived from date of disability	✓
Premiums waived on total or partial disability	✓


Risk Researcher - Compare Differences Trauma (Stand Alone)



	 Protection Plan Trauma
Provisions	
Exclusions/Limitations for Trauma	
Less than 4 exclusions	✓
Less than 5 exclusions	✓
Full Trauma Benefit	
Full Trauma Benefit = 100%	✓
Indexation Benefit	
Able to refuse each and every indexation offer	✓
No maximum cap on indexation increase	✓
Survival Period	
Days spent on life support are included	✓
Survival Period is not more than 14 days	✓
Trauma - Angioplasty	
Multiple claims at any stage	✓
Angioplasty - Partial Benefit	✓
Triple Vessel Angioplasty	✓
Trauma - Cancer (General)	
Cancer - 100% for all forms of chronic lymphocytic leukaemia	✗
Cancer - 100% for all forms of invasive colorectal cancer	✓
Cancer - 100% for carcinoma in situ resulting in adjuvant therapy	✓
Cancer - 100% for carcinoma in situ resulting in removal surgery	✓
Cancer - 100% for chronic lymphocytic leukaemia RAI Stage 1	✓
Cancer - 100% for squamous cell carcinoma that has metastasised	✓
Trauma - Cancer (Male Organs)	
Cancer - major treatment of low grade prostate cancer	✓
Trauma - Cancer (Melanoma)	
Melanoma - full benefit 1.01mm to 1.5mm thickness	✓
Melanoma - partial for low grade	✓


Risk Researcher - Compare Differences Trauma (Stand Alone)



	 Protection Plan Trauma
Provisions	
Melanoma > 1.5mm thickness only	✓
Melanoma Clark Level 3 or greater only	✓
Melanoma with ulceration only	✓
Trauma - Coronary By-Pass Surgery	
Coronary By-Pass Surgery	✓
Trauma - Heart Attack	
Heart Attack - includes secondary 'catch all' clause	✓
Heart Attack definition = clinical medical definition	✓
Trauma - Stroke	
Stroke	✓
Trauma Reinstatement Benefit	Optional
Trauma Reinstatement - Cover for related events after 6 months.	X
Trauma Reinstatement - Cover reinstated 12 months after previous claim.	✓
Trauma Reinstatement - Cover reinstated for unrelated events immediately.	X
Other Trauma Benefits	
Childrens Trauma	✓
Financial Planning Benefit	✓
Needlestick Option	X
Premium Freeze	✓
Trauma - Accidental HIV	
Accidental HIV	✓
Trauma - Aorta Surgery	
Aorta Surgery	✓
Trauma - Aplastic Anaemia	
Aplastic Anaemia	✓
Trauma - Benign Brain Tumour	
Benign Brain Tumour	✓

Risk Researcher - Compare Differences Trauma (Stand Alone)



	 Protection Plan Trauma
Provisions	
Trauma - Blindness	
Loss of sight in 1 eye	✓
Loss of sight in 2 eyes	✓
Trauma - Cardiomyopathy	
Cardiomyopathy	✓
Trauma - Chronic Kidney Failure	
Chronic Kidney Failure	✓
Trauma - Chronic Liver Disease	
Chronic Liver Disease	✓
Trauma - Chronic Lung Disease	
Chronic Lung Disease	✓
Trauma - Coma	
Coma	✓
Trauma - Dementia & Alzheimer's	
Dementia & Alzheimer's Disease with Impairment	✓
Full benefit for unequivocal diagnosis of Alzheimer's Disease	✗
Full benefit for unequivocal diagnosis of Dementia	✗
Trauma - Diabetes	
Diabetes	✓
Trauma - Encephalitis	
Encephalitis	✓
Trauma - Heart Valve Surgery	
Heart Valve - Intra-arterial or non-surgical techniques	✓
Heart Valve - Open-heart surgery	✓
Heart Valve - Other keyhole techniques	✓
Trauma - Loss of Hearing	
Loss of Hearing in 1 Ear	✓
Loss of Hearing in 2 Ears	✓
Profound Loss of Hearing covered	✓


Risk Researcher - Compare Differences Trauma (Stand Alone)



	 Protection Plan Trauma
Provisions	
Trauma - Loss of Independence	
Activities of Daily Living	✓
Significant Cognitive Impairment	✓
Trauma - Loss of Limbs	
Loss of Use of 1 Limb	✓
Loss of Use of 2 Limbs	✓
Trauma - Loss of Speech	
Loss of Speech	✓
Trauma - Major Head Trauma	
Major Head Trauma	✓
Trauma - Major Organ Transplant	
Major Organ Transplant	✓
Trauma - Motor Neurone	
Motor Neurone	✓
Trauma - Multiple Sclerosis	
Multiple Sclerosis Diagnosis - 100% Benefit	✗
Multiple Sclerosis with impairment	✓
Trauma - Muscular Dystrophy	
Muscular Dystrophy with Impairment	✓
Muscular Dystrophy Diagnosis - Full Benefit	✓
Trauma - Other Events	
Bacterial Meningitis	✓
Benign Tumour of the Spine	✓
Intensive Care	✓
Pneumonectomy	✓
Rheumatoid Arthritis	✓
Trauma - Parkinson's Disease	
Parkinson's Disease Diagnosis - Full Benefit	✓
Parkinson's Disease with Impairment	✓

Risk Researcher - Compare Differences Trauma (Stand Alone)



	 Protection Plan Trauma
Provisions	
Trauma - Pulmonary Hypertension	
Pulmonary Hypertension	✓
Trauma - Severe Burns	
Severe Burns	✓
Severe Burns - Partial benefit for third degree burns of less severity	✓

Risk Researcher - Compare Differences Life



	 Protection Plan Life
Provisions	
Exclusions for Life Cover	
13 month suicide exclusion only	✓
Indexation Benefit	
Able to refuse each and every indexation offer	✓
No maximum cap on indexation increase	✓
Terminal Illness Benefit	
100% of the life cover amount is payable with no max. cap	✓
Advance payment for serious medical condition where life expectancy greater than 12 months	✓
Benefit available up to policy's expiry age	✓
Life expectancy period is up to 12 months	✓
Terminal Illness benefit provided	✓
Future Insurability - Business	
Business Special Events - Covers key person	✗
Business Special Events - Cover can be increased by \$1M	✗
Business Special Events - Covers business succession	✗
Business Special Events - Covers loan guarantee	✗
Business Special Events - May be exercised up to age 60	✗
Future Insurability - Personal	Optional
Personal Special Events - Covers marriage & birth	✓
Personal Special Events - Covers policy anniversary or certain ages	✓
Personal Special Events - Covers taking out a mortgage	✓
Personal Special Events - Cover can be increased by at least \$200K	✓
Personal Special Events - May be exercised up to age 55	✓
Other Life Benefits	Optional
Accidental Death Option	✓
Financial Planning Benefit	✓
Funeral Benefit	✓
Premium Freeze	✓

Risk Researcher - Compare Differences Life



	The logo for partners life, featuring a green circle icon with a white triangle inside, followed by the word "partners" in a green sans-serif font and "life" in a smaller, lighter green sans-serif font below it. Protection Plan Life
Provisions	
Terminal Illness Booster	X
Waiver of Life Cover Premium	Optional
Assessment based on own or usual occupation	✓
Lifetime waiver available.	X
Waiver of Life Cover premium option	✓

Risk Researcher - Compare Differences Health



	 Protection Plan Medical
Provisions	
Cancer Treatment	
Non-PHARMAC drugs covered	✓
Non-PHARMAC drugs covered with no additional benefit cap	✓
Non-surgical cancer treatment benefit at least \$100K p.a.	✓
Non-surgical cancer treatment benefit at least \$200K p.a.	✓
Dental	
Cover extends to dental hygienists	✗
Cover extends to orthodontics	✗
Covers 100% of cost up to policy limit	✗
Provides cover for at least \$300 p.a.	✗
Diagnostics	
Covers at least 10 imaging or testing procedures	✓
No requirement to be related to surgery or hospitalisation	✓
General Medical Expenses	
Covers 100% of cost up to policy limit	✗
GP visits covered for at least \$45 each	✗
No annual limit on GP visits	✗
No per script limit applies for prescriptions	✗
Provides at least 1 additional service	✗
General Surgery	
Covers \$200k or more p.a.	✓
Covers \$75k or more p.a.	✓
Covers 100% of cost up to policy limit	✓
Not limited to a list of approved surgeries	✓
Hospital Medical Benefits	
Covers \$200k or more p.a.	✓
Covers \$75k or more p.a.	✓
Covers 100% of cost up to policy limit	✓
No daily limit on claims	✓
Optical	

Risk Researcher - Compare Differences Health



	 Protection Plan Medical
Provisions	
Covers 100% of cost up to policy limit	X
Provides cover for at least \$300 p.a.	X
Provides cover for glasses or contact lenses	X
Pre & Post Surgery/Hospitalisation Cover	
Covered under the surgery/hospitalisation benefit of at least \$100k p.a.	✓
Covers 100% of cost up to policy limit	✓
The period of pre/post cover is at least 3 months	✓
The period of pre/post cover is at least 6 months	✓
Pre-Existing Conditions	
Pre-existing conditions covered after 3 years	X
Specialist Option	Optional
At least \$2,000 p.a. for diagnostic tests	✓
Covers 100% of cost up to policy limit	✓
Individual tests are not subject to a schedule of maximums	✓
Unlimited cover for specialist consultations	X
ACC Top Up	
Tops up the difference between ACC and actual costs incurred	✓
Funeral Benefit	
Provides a benefit to assist with funeral expenses	✓
Home Nursing Benefit	
Benefit available for at least 10 days	✓
Benefit provides at least \$100 per day	✓
Policy has a home nursing benefit	✓
Medical Misadventure	
A death benefit is payable in the event of hospital negligence	✓
Minor Surgery	
Provides a benefit for minor surgery	✓
Other Supplementary Benefits	
Ambulance	X

Risk Researcher - Compare Differences Health



	 Protection Plan Medical
Provisions	
Hospice Cover	✓
Loyalty Benefit	✓
Speech & Language Therapy	✓
Wellness Benefit	✗
Overseas Cover - Australia	
The Insured is covered while living in Australia	✓
Up to 100% of medical expenses incurred reimbursed	✓
Pregnancy/Childbirth Complications	Optional
Provides a benefit for abnormal pregnancy	✓
Public Hospital Cash Benefit	
Admissions due to accident are covered	✓
Benefit is at least \$300 per night	✓
Provides a benefit for at least 10 nights	✓
Public Hospital Cash Benefit Available?	✓
Seeking Treatment Overseas	
Medical Tourism Benefit	✓
Overseas Treatment Benefit	✓
Overseas Waiting List Benefit	✓
Sterilisation Benefit	
Available after 1 year continuous cover	✗
Available after 2 years continuous cover	✓
Benefit available for male/female sterilisation	✓
Suspension Benefit	
Ability to suspend the policy for a certain period	✓
Travel & Accommodation Benefits	
Benefit covers at least \$1,500 p.a.	✓
Cover for the insured and a support person	✓
Policy provides travel and accommodation benefits	✓
Waiver of Premium	Optional
Benefit available for waiver of premium	✓


Risk Researcher - Compare Differences Mortgage Income Protection



	 Protection Plan Mortgage RC*
Provisions	
Definition of Total Disability	
Assessment based on '10 hours p/w'	✓
Assessment based on 'one income producing duty'	✗
Assessment is always based on own occupation	✓
No benefit offsets from ALL occupational income (<10 hours p/w)	✗
Guarantee of Renewability	
No change to definitions after 12 months unpaid leave	✗
Policy is non-cancellable	✓
Indexation benefit	
Able to refuse each and every indexation offer	✓
No maximum cap on indexation increase	✓
Indexation on Claim	
Benefit increased by CPI with no cap	✓
Offsets	
No offsets where there is an outstanding mortgage	✓
Partial Disability Benefits	
May provide additional top-up method	✓
Partial benefits are available	✓
Provides two calculation methods	✓
Recurrent Disablement	
Disability returning within 12 months is recurrent	✓
Disability returning within 6 months is recurrent	✓
Total Disability Benefits	
Total benefit is always at least the monthly benefit insured	✓
Waiting Period Requirements	
Wait Period - Partial benefit with 0 days of total disability?	✓
Wait Period - Partial benefit with 7 days of total disability?	✓
Other Supplementary Benefits	Optional
Bed Confinement benefit	✓

Risk Researcher - Compare Differences Mortgage Income Protection



	 Protection Plan Mortgage RC*
Provisions	
Childcare Assistance benefit	✓
Death Benefit	✓
Future Insurability	✓
Pregnancy Premium Waiver Benefit	✗
Relocation Benefit	✓
Specialist and Diagnostic testing benefit	✗
Specific Injury Benefit	✓
Specified Medical Condition Benefit	✓
Redundancy Cover	Optional
Redundancy cover offered	✓
Rehabilitation Benefit	
Benefit for rehab expenses is at least 6 x monthly benefit	✓
Benefit for rehab programs is at least 12 x monthly benefit	✓
Rehabilitation benefit	✓
Waiver of Premium- disability	Optional
Premiums waived from date of disability	✓
Premiums waived on total or partial disability	✓