

Health events vs traditional trauma cover



This table compares Zurich Active covered health events with the most similar Zurich Wealth Protection (WP) covered trauma conditions (Trauma and Trauma plus, available under Zurich Protection Plus). Please refer to the PDS for each product for the full definitions including any exclusions which may apply.

The definitions under each product do not align completely and this table is indicative of breadth of cover only – in some circumstances, a claimed condition may satisfy the definition under one product and not the corresponding definition on the other.

Cancer			
Category	Active benefit	Most similar WP event	Trauma benefit
A	Any metastatic cancer classified as Stage III or above based on TNM classification where all non-palliative treatment modalities have failed and been exhausted	cancer (excluding early stage cancers)	100%
	Advanced lymphoma classified as Ann-Arbor stage III or above where all non-palliative treatment modalities have failed and been exhausted		
	Malignant brain tumour classified as Grade II or Grade III based on the WHO grading system for malignant tumours of the central nervous system where all non-palliative treatment modalities have failed and been exhausted		
	Leukaemia where all non-palliative treatment modalities have failed and been exhausted and where there is resultant ongoing and continuous symptomatology		
	Multiple myeloma where all non-palliative treatment modalities have failed and been exhausted and where there is resultant ongoing and continuous symptomatology		
B	Advanced cancer classified as Stage III or above based on TNM classification	cancer (excluding early stage cancers)*	100%
	Lymphoma classified as Ann-Arbor Stage III or above		
	Malignant brain tumour classified as Grade III based on the WHO grading system for malignant tumours of the central nervous system		
	Malignant brain tumour classified as Grade II based on the WHO grading system for malignant tumours of the central nervous system and which is treated with major interventionist treatment	cancer (excluding early stage cancers)	100%
	Acute myeloid leukaemia		
	Advanced chronic lymphocytic leukaemia classified as Rai stage III or above	cancer (excluding early stage cancers)*	100%
	Chronic myeloid leukaemia		
	Acute lymphoblastic leukaemia		
	aplastic anaemia (requiring treatment)	aplastic anaemia (requiring treatment)	100%
	bone marrow transplant specifically to treat cancer	major organ transplant (or waiting list)	100%
	stem cell transplant specifically to treat cancer	no similar event	0
	transplant waiting list for the transplant of bone marrow specifically to treat cancer	major organ transplant (or waiting list)	100%
Multiple myeloma classified as stage 3 on the Durie Salmon scale or New ISS, requiring chemotherapy or radiotherapy	cancer (excluding early stage cancers)	100%	
C	Advanced cancer classified as Stage II based on TNM classification	cancer (excluding early stage cancers)*	100%
	Lymphoma classified as Ann-Arbor Stage II		
	Malignant brain tumour classified as Grade II based on the WHO grading system for malignant tumours of the central nervous system		
	Chronic lymphocytic leukaemia classified as Rai stage II		
	Multiple myeloma classified as stage 2 on the Durie Salmon scale or New ISS, requiring chemotherapy or radiotherapy		
Total mastectomy (including nipple sparing mastectomy) for carcinoma in situ of the breast where the procedure must be performed specifically to arrest the spread of malignancy and be considered the appropriate and necessary treatment by a medical practitioner	cancer (excluding early stage cancers)	100%	
D	cancer	cancer (excluding early stage cancers)*	100%
	prostate cancer requiring radiotherapy, brachytherapy or radical prostatectomy where the procedure must be performed specifically to arrest the spread of malignancy and be considered the appropriate and necessary treatment by a medical practitioner		
	prostate cancer where the tumour is described histologically as TNM Classification T1 and has a Gleason score greater than 6		

Cancer			
Category	Active benefit	Most similar WP event	Trauma benefit
D	Lymphoma classified as Ann-Arbor Stage I	cancer (excluding early stage cancers)*	100%
	Chronic lymphocytic leukaemia classified as Rai stage I		
	Brain tumour classified as Grade I based on the WHO grading system for tumours of the central nervous system	benign tumour in the brain or spinal cord (with neurological deficit)	100%
E	Multiple myeloma classified as stage 1 on the Durie Salmon scale or New ISS, requiring chemotherapy or radiotherapy	cancer (excluding early stage cancers)	100%
	carcinoma in situ	carcinoma in situ (limited sites)	20% (plus only)
	The presence of one or more melanomas which are classified as melanoma in situ or stage T1aN0M0	melanoma (early stage)	20% (plus only)
	prostate cancer where the tumour is described histologically as TNM Classification T1 and has a Gleason score of 6 or less	prostate cancer (early stage)	20% (plus only)
	Confirmed diagnosis of myelodysplastic syndrome or any myeloproliferative diseases (including polycythemia vera, essential thrombocythemia and myelofibrosis) requiring continuing active treatment and ongoing supportive care	no similar event	0
early stage chronic lymphocytic leukaemia	chronic lymphocytic leukaemia (early stage)	20% (plus only)	

* The definition of cancer (excluding early stage cancers) under Zurich Protection Plus covers cancer which requires major interventionist therapy or which is beyond treatment. Many Zurich Active definitions do not specify this.

Heart and artery			
Category	Active benefit	Most similar WP event	Trauma benefit
A	heart attack resulting in permanent and irreversible left ventricular ejection fraction of less than 30% whilst on ongoing optimal therapy for a minimum of six months, and significant and irreversible physical impairment to the degree of at least Class III of the New York Heart Association functional classification system of cardiac impairment	heart attack (of specified severity)	100%
	cardiomyopathy resulting in permanent and irreversible left ventricular ejection fraction of less than 30% whilst on ongoing optimal therapy for a minimum of six months, and significant and irreversible physical impairment to the degree of at least Class III of the New York Heart Association functional classification system of cardiac impairment	cardiomyopathy (with significant permanent impairment)	100%
	severe congestive cardiac failure with a permanent BNP level of greater than 500ng/l, whilst on ongoing optimal therapy for a minimum of six months where BNP lowering is specifically targeted as a treatment outcome measure (equivalent levels of proBNP will be accepted)	idiopathic pulmonary arterial hypertension (with permanent impairment)	100%
	severe peripheral vascular disease resulting in amputation of the leg or entire foot	loss of a hand or foot or sight in one eye	20% (plus only)
	heart attack resulting in permanent and irreversible left ventricular ejection fraction of 30 to 40% whilst on ongoing optimal therapy for a minimum of six months, and significant and irreversible physical impairment to the degree of at least Class III of the New York Heart Association functional classification system of cardiac impairment	heart attack (of specified severity)	100%
B	cardiomyopathy resulting in permanent and irreversible left ventricular ejection fraction of 30 to 40% whilst on ongoing optimal therapy for a minimum of six months, and significant and irreversible physical impairment to the degree of at least Class III of the New York Heart Association functional classification system of cardiac impairment	cardiomyopathy (with significant permanent impairment)	100%
	heart or heart and lung transplant waiting list for the transplant of a heart or a heart and lung transplant	major organ transplant (or waiting list)	100%

Heart and artery				
Category	Active benefit	Most similar WP event	Trauma benefit	
C	heart attack	40%	heart attack (of specified severity)	100%
	severe peripheral vascular disease with gangrene and amputation of more than one toe	40%	no similar event	0
	coronary artery bypass graft	40%	coronary artery bypass surgery	100%
	open aortic graft surgery – abdominal or thoracic	40%	aortic surgery	100%
	open iliac or femoral artery aneurysm grafting	40%	no similar events	0
	surgical repair to correct structural lesions of the heart			
	heart valve replacement or repair	40%	heart valve surgery	100%
	total pericardiectomy for constrictive pericarditis	40%	no similar event	0
	out of hospital cardiac arrest	40%	cardiac arrest (out of hospital)	100%
D	aortic surgery	20%	aortic surgery	100%
E	percutaneous coronary angioplasty	5%	angioplasty (triple vessel)	100%
		5%	angioplasty (minimally invasive cardiac surgery)	20% (plus only)
	endovascular heart valve repair or replacement	5%	heart valve surgery	100%
	endovascular or open carotid artery stenosis repair	5%	no similar events	0
	endovascular repair of an aortic aneurysm			
	endovascular repair to correct structural lesions of the heart			
	endovascular iliac or femoral artery aneurysm repair			
	permanent cardiac defibrillator insertion			

Brain and nerves					
Category	Active benefit	Most similar WP event	Trauma benefit		
A	Any stroke causing permanent and irreversible inability to perform 4 out of 6 activities of daily living	100%	stroke (of specified severity)	100%	
	Any chronic neurological disease causing permanent and irreversible inability to perform 4 out of 6 activities of daily living	100%	no similar event**	0	
	permanent unresponsive state	100%	loss of independence	100%	
	quadriplegia	100%	quadriplegia / diplegia	200%	
	paraplegia	100%	paraplegia / hemiplegia	200%	
	A severe new mental health condition measured by a trained psychiatric impairment assessor using the Psychiatric Impairment Rating Scale (current at the time of testing), with a median test score of 5	100%	no similar event**	0	
	permanent total aphasia	100%	loss of speech	100%	
	diagnosis of motor neurone disease	100%	motor neurone disease (diagnosis)	100%	
	B	Any stroke causing permanent and irreversible inability to perform 3 out of 6 activities of daily living	65%	stroke (of specified severity)	100%
		Any chronic neurological disease causing permanent and irreversible inability to perform 3 out of 6 activities of daily living	65%	no similar event**	0
severe epilepsy		65%	no similar event	0	
A severe new mental health condition measured by a trained psychiatric impairment assessor using the Psychiatric Impairment Rating Scale (current at the time of testing), with a median test score of 4		65%	no similar event**	0	
C	Any stroke causing permanent and irreversible inability to perform 2 out of 6 activities of daily living	40%	stroke (of specified severity) / loss of independence	100%	
	Craniotomy to treat a cerebral arteriovenous malformation	40%	no similar events	0	
	Craniotomy to treat a cerebral aneurysm				
	Open surgery to remove a benign central nervous system tumour	40%	benign tumour in the brain or spinal cord (with neurological deficit)	100%	

Brain and nerves				
Category	Active benefit	Most similar WP event	Trauma benefit	
C	Any chronic neurological disease causing permanent and irreversible inability to perform 2 out of 6 activities of daily living	40%	no similar event**	0
	diagnosis of bilateral hemianopia	40%	no similar event	0
	coma	40%	coma (of specified severity)	100%
	encephalitis	40%	encephalitis (with permanent neurological deficit)	100%
D	A new mental health condition resulting in ongoing medical treatment from a psychiatrist for more than two years and more than two in-patient admissions, each greater than one week, over a two year period	20%	no similar event	0
	bacterial meningitis	20%	bacterial meningitis or meningococcal septicaemia (with severe life impact)	100%
E	stroke	5%	stroke (of specified severity)	100%
	Keyhole surgery to remove a benign central nervous system tumour	5%	benign tumour in the brain or spinal cord (with neurological deficit)	100%
	Endovascular treatment of a cerebral arteriovenous malformation	5%	no similar events	0
	Endovascular treatment of a cerebral aneurysm			
	Endovascular treatment of a subarachnoid haemorrhage			
	Stereotactic brain surgery used for ablation, stimulation, implantation or radiotherapy			
	Shunt insertion for hydrocephalus			
	diagnosis of multiple sclerosis	5%	multiple sclerosis (with impairment level)	100%
	diagnosis of parkinson's disease	5%	parkinson's disease (diagnosis)	100%
	diagnosis of muscular dystrophy	5%	muscular dystrophy (diagnosis)	20% (plus only)
muscular dystrophy (with impairment level)			100%	
5%		no similar events	0	
diagnosis of myasthenia gravis	5%	no similar events	0	
diagnosis of cavernous sinus thrombosis				

** Depending on the particular circumstance, loss of independence, dementia including alzheimer's disease (diagnosis), major head trauma (with permanent neurological deficit) and guillain barre syndrome may be relevant.

Digestive system				
Category	Active benefit	Most similar WP event	Trauma benefit	
A	gastrointestinal disease, evidenced by endoscopy or gastroscopy, with all of the following: <ul style="list-style-type: none"> • persistent disturbance of bowel function at rest with severe persistent pain • complete limitation of activity with continued restriction of the diet and no response to medical therapy • constitutional symptoms – fever, weight loss or anaemia where there is no prolonged remission, and • at least four in-patient hospital admissions in a 12 month period. 	100%	no similar events	0
	permanent and ongoing inability to swallow requiring permanent extraneous feeding methods			
	permanent ongoing faecal incontinence unresponsive to either medical or surgical therapy, including colostomy			
	end stage liver disease	100%	chronic liver disease (end stage)	100%
B	liver transplant	65%	major organ transplant (or waiting list)	100%
	pancreas transplant	65%	major organ transplant (or waiting list)	100%

Digestive system				
Category	Active benefit	Most similar WP event	Trauma benefit	
B	<i>small bowel transplant</i>	65%	<i>major organ transplant (or waiting list)</i>	100%
	<i>transplant waiting list</i> for the transplant of the liver, pancreas or small bowel	65%	<i>major organ transplant (or waiting list)</i>	100%
	<i>gastrointestinal disease</i> , evidenced by endoscopy or gastroscopy, with all of the following: <ul style="list-style-type: none"> severe exacerbations of bowel dysfunction with disturbance of bowel function with continual pain restriction of activity with continued restriction of the diet and no response to medical therapy constitutional symptoms – fever, weight loss or anaemia, and at least two in-patient hospital admissions in a 12 month period. 	65%	no similar event	0
C	<i>colectomy</i>	40%	no similar event	0
	<i>colostomy/ileostomy</i>	40%	<i>colostomy or ileostomy</i>	20% (plus only)
	severe <i>crohn's disease</i>	40%	no similar event	0
	Chronic inflammatory hepatitis resulting in a Knodell score of at least 13 out of 22, and showing abnormal LFT's including ALT, AST and GGT of more than three times the normal range continuously for at least one year (tested at least three times over this period)	40%	<i>occupationally acquired hepatitis B or C (occupationally acquired only)</i>	100%
E	Surgical repair of a tracheo-oesophageal fistula	5%	no similar events	0
	Chronic anal fistula requiring three or more in-patient surgical procedures			
	<i>portal vein thrombosis</i>			
	<i>ulcerative colitis (severe)</i>			
	<i>crohn's disease</i>			
Partial hepatectomy (donors and liver biopsies excluded)				

Kidneys and urogenital tract				
Category	Active benefit	Most similar WP event	Trauma benefit	
A	<i>chronic renal failure</i> where a renal physician has confirmed that on the basis of the life insured's medical condition, the life insured is <i>permanently</i> excluded from access to renal transplantation	100%	<i>chronic kidney failure (end stage)</i>	100%
B	<i>chronic renal failure</i>	65%	<i>chronic kidney failure (end stage)</i>	100%
	<i>renal transplant</i>	65%	<i>major organ transplant (or waiting list)</i>	100%
	<i>transplant waiting list</i> for the transplant of a kidney			
Total cystectomy requiring a urinary conduit	65%	no similar event	0	
E	<i>acute renal failure</i>	5%	no similar events	0
	Nephrectomy (donors excluded)			
	Bilateral orchidectomy due to disease			
	Bladder fistula requiring a surgical procedure for closure of the fistula			
Vesico/recto-vaginal fistula requiring a surgical procedure for closure of the fistula				

Lungs				
Category	Active benefit	Most similar WP event	Trauma benefit	
A	End stage lung disease requiring <i>permanent</i> and continuous oxygen therapy (according to current Thoracic Society of Australia and New Zealand treatment guidelines) as prescribed by an appropriate registered <i>medical practitioner</i>	100%	<i>chronic lung disease (end stage)</i>	100%
B	<i>chronic lung disease</i>	65%	<i>chronic lung disease (end stage)</i>	100%
	<i>lung or heart and lung transplant</i>	65%	<i>major organ transplant (or waiting list)</i>	100%
<i>transplant waiting list</i> for the transplant of a lung or a heart and lung transplant				
C	<i>pneumonectomy</i> (excluding donors)	40%	<i>pneumonectomy</i>	100%

Lungs				
Category	Active benefit	Most similar WP event	Trauma benefit	
D	Lobectomy (excluding biopsy procedures and donors)	20%	no similar event	0
E	Lung abscess requiring surgical drainage through an open thoracotomy (simple percutaneous drainage procedures excluded)	5%	no similar events	0
	Chronic bronchopleural fistula requiring a surgical procedure for closure of the fistula through an open thoracotomy			
	Chronic bronchiectasis requiring daily physiotherapy or postural drainage on instruction of a lung specialist for a period of more than three months and under the continuous care of a respiratory physician			
Multiple episodes of recurrent pulmonary emboli separated by a period of six months requiring insertion of a vena-caval filter				

Musculoskeletal system				
Category	Active benefit	Most similar WP event	Trauma benefit	
A	Total and <i>permanent</i> loss of use of both the entire left leg and the entire right leg	100%	paraplegia	200%
	Spinal fusion at two or more levels in one area of the spine with associated <i>permanent</i> neurological deficit in an upper limb or lower limb including: <ul style="list-style-type: none"> muscle weakness and sensory loss and reflex changes and permanent loss of use of bowel and bladder function 	100%	no similar event	0
B	Total and <i>permanent</i> loss of use of the entire dominant arm	65%	<i>loss of a hand or foot or sight in one eye</i>	20% (plus only)
	Insertion of spinal cord stimulator for chronic pain	65%	no similar event	0
C	Total and <i>permanent</i> loss of use of the entire non-dominant arm	40%	<i>loss of a hand or foot or sight in one eye</i>	20% (plus only)
	Total and <i>permanent</i> loss of use of an entire leg	40%	no similar event	0
	<i>severe osteoporosis before age 50</i>	40%	no similar event	0
D	Fracture or dislocation of the spine or a joint of the upper or lower limb resulting in <i>permanent</i> and irreversible inability to perform 2 out of 6 <i>activities of daily living</i>	40%	<i>loss of independence</i>	100%
	Spinal fusion at two or more levels in one area of the spine without <i>permanent</i> neurological damage	20%	no similar event	0
E	Total and <i>permanent</i> loss of use of one entire hand	20%	<i>loss of hands, feet or sight</i>	100%
	Total and <i>permanent</i> loss of use of one entire foot	5%	<i>loss of a hand or foot or sight in one eye</i>	20% (plus only)
	Amputation of two or more fingers at the PIP or MCP joint, one of which must be either the index finger or thumb	5%	no similar event	0

Burns				
Category	Active benefit	Most similar WP event	Trauma benefit	
B	<i>severe burns</i> where the third degree burns cover at least 20% of the body surface area as measured by the Rule of Nines or the Lund and Browder Body Surface Chart	65%	<i>severe burns (of specified extent)</i>	100%
C	<i>severe burns</i> where the third degree burns cover at least 15% of the body surface area as measured by the Rule of Nines or the Lund and Browder Body Surface Chart	40%	no similar event	0
D	<i>severe burns</i> where the third degree burns cover at least 10% of the body surface area as measured by the Rule of Nines or the Lund and Browder Body Surface Chart	20%	no similar event	0
E	<i>severe burns</i> where the third degree burns cover at least 5% of the body surface area as measured by the Rule of Nines or the Lund and Browder Body Surface Chart	5%	no similar event	0

Hearing				
Category		Active benefit	Most similar WP event	Trauma benefit
A	irreversible hearing loss in the better ear which even with amplification, results in an average hearing threshold of 91dB or greater as measured at 500, 1000 and 1500 Hz	100%	loss of hearing	100%
B	severe loss of binaural hearing	65%	no similar event	0
E	irreversible hearing impairment in the worse ear which even with amplification, results in an average hearing threshold of 91dB or greater as measured at 500, 1000 and 1500 Hz	5%	loss of hearing in one ear	20% (plus only)
	inner ear or middle ear surgery	5%	no similar events	0
	radical or modified radical mastoidectomy where considered the appropriate and necessary treatment by a medical specialist			

Sight				
Category		Active benefit	Most similar WP event	Trauma benefit
A	permanent and irrecoverable loss of sight, to the extent that even when aided, eyesight is reduced in both eyes to 6/60 or worse of central visual acuity on the Snellen test chart	100%	loss of sight	100%
	permanent and irrecoverable loss of sight, to the extent that the degree of vision is less than or equal to 20 degrees of arc			
C	permanent and irrecoverable loss of sight, to the extent that even when aided, eyesight is reduced in both eyes to 6/18 or worse of central visual acuity on the Snellen test chart	40%	no similar event	0
E	permanent and irrecoverable loss of sight in one eye, to the extent that even when aided, eyesight is reduced in that eye to 6/60 or worse of central visual acuity on the Snellen test chart or the degree of vision is less than or equal to 20 degrees of arc	5%	loss of a hand or foot or sight in one eye	20% (plus only)
	Surgical repair of a detached retina (laser surgery excluded)	5%	no similar events	0
	corneal transplant			

HIV/AIDS				
Category		Active benefit	Most similar WP event	Trauma benefit
A	advanced AIDS	100%	no similar event	0
B	accidental HIV infection	65%	occupationally acquired / medically acquired HIV	100%

Hospitalisation				
Category		Active benefit	Most similar WP event	Trauma benefit
D	intensive care unit (ICU) admission for at least seven days where ongoing assisted mechanical ventilation is required for at least three days	20%	severe accident or illness requiring intensive care (with mechanical ventilation for 10 consecutive days)	100%
E	Hospital admission for at least three weeks after spending at least three days in ICU. Ongoing medical treatment is required in an acute healthcare setting or rehabilitation facility throughout this entire hospital admission period (ie. over the minimum three week period)	5%	no similar event	0

Additional covered conditions				
Category		Active benefit	Most similar WP event	Trauma benefit
C	diabetes with severe life impact	40%	diabetes (of specified severity)	100%
D	severe rheumatoid arthritis with permanent daily life impact	20%	severe rheumatoid arthritis (with permanent daily life impact)	100%
	diabetes (type 1) diagnosed after age 30	20%	diabetes (type 1) first diagnosed after age 30	20% (plus only)
E	bone marrow transplant to treat a disease other than cancer	5%	major organ transplant (or waiting list)	100%
	stem cell transplant to treat a disease other than cancer	5%	no similar event	0
	Le Fort III facial reconstruction surgery	5%	facial reconstructive surgery and/or skin grafting (accident only)	20% (plus only)

Safety net				
Category		Active benefit	Most similar WP event	Trauma benefit
	occupational impairment	100%	no similar event	0
A	Presence of a medically recognised disease or disorder resulting in permanent and irreversible inability to perform 4 out of 6 activities of daily living	100%	loss of independence	100%
B	Presence of a medically recognised disease or disorder resulting in permanent and irreversible inability to perform 3 out of 6 activities of daily living	65%	loss of independence	100%
C	Presence of a medically recognised disease or disorder resulting in permanent and irreversible inability to perform 2 out of 6 activities of daily living	40%	loss of independence	100%

This comparison is based on the 29 March 2021 Zurich Wealth Protection and Zurich Active PDSs. It is a guide only, intended to illustrate the breadth of cover under Zurich Active and the descriptions are not the full definitions applicable. In some cases, Health events under Active could be covered under more than one Wealth Protection definition and vice versa. In many cases the Active policy will pay a benefit at a lower severity level than Wealth Protection, albeit generally a lower benefit, and the policy can continue to provide cover for future events.

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