Stand Alone Trauma



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

		Premi	ums	Guaranteed	Trauma	Future	Sum Insure
Company	Product	Stepped	Level 2	Future Insurability ³	Reinstatement Available	Underwriting Available 4	Indexatio Available
**** "0	utstanding Value"						
ClearView	Trauma	1	1	1	✓	0	1
ClearView	Trauma	✓	✓	✓	✓	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	1

AIA Australia	Crisis Recovery	1	1	X	0	0	1
AMP Life	Flexible Life Time Prot-Cris	1	✓	✓	✓	X	✓
BT	Standalone Living Insurance	✓	1	1	0	X	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	1	1	1	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	1	0	X	1

АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	√
АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	1	1	1	×	X	1
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	X	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	1	✓	0	X	✓
Zurich Australia	SA Trauma Insurance	√	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	1	0	0	✓
**							
Zurich Australia	SA Trauma Insurance	1	1	✓	X	0	✓
*							
Asgard Capital Mgnt	Trauma Protection	1	X	X	X	X	X

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Twenties	Professional	Fema	le			
		Premi	ums	Guaranteed		Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability ³	Reinstatement Available	Available	Indexation Available
**** "0	utstanding Value"						
ClearView	Trauma	√	✓	1	1	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓

AIA Australia	Crisis Recovery	1	✓	x	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	1	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	✓
ClearView	Trauma	✓	1	1	1	0	1
CommInsure	Total Care Plan	✓	1	0	1	0	1
OnePath	OneCare Trauma Cover	✓	1	1	0	0	1

AMP	Elevate SA Trauma Recovery Plan	✓	✓	1	0	0	~
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	X	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	1
BT	Standalone Living Insurance	✓	1	1	0	×	1
BT	Standalone Living Insurance	✓	1	✓	0	×	✓
CommInsure	Total Care Plan	✓	1	0	1	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	1	1	0	0	✓
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓
Zurich Australia	SA Trauma Insurance	1	1	1	0	0	1
**							
AMP	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	✓
OnePath	OneCare Trauma Cover	0	0	1	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
*							
Asgard Capital Mgnt	Trauma Protection	✓	X	×	X	×	X
Zurich Australia	SA Trauma Insurance	✓	1	1	X	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy. 3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

		Durant					
Company	Product	Premi Stepped	Level 2	Guaranteed Future Insurability ³	Trauma Reinstatement Available	Future Underwriting Available 4	Sum Insure Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	1	1	X	0	0	1
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	✓	✓	1	✓	0	✓

AMP Life	Flexible Life Time Prot-Cris	1	✓	1	√	×	√
вт	Standalone Living Insurance	✓	1	1	0	×	1
CommInsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	1	0	0	1
TAL	Standalone Critical Illness	✓	1	1	0	×	1

AMP	Elevate SA Trauma Recovery Plan	1	1	1	0	0	√
AMP	Elevate SA Trauma Recovery Plan	✓	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	1
Asgard Capital Mgnt	Trauma Protection	1	X	×	X	×	1
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
Asteron Life	Stand Alone Trauma	1	1	✓	0	0	1
вт	Standalone Living Insurance	✓	1	✓	0	×	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	1	✓	0	1
TAL	Standalone Critical Illness	✓	✓	1	0	×	✓
Zurich Australia	SA Trauma Insurance	√	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	_	√	,	0	0	✓
**							
Zurich Australia	SA Trauma Insurance	✓	✓	√	×	0	✓
*							
Asgard Capital Mgnt	Trauma Protection	1	X	×	X	X	X

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Twenties	Managerial F	emal	e			
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	 Image: A state of the state of	1	×	0	0	1
ClearView	Trauma	✓	✓	✓	√	0	√
Macquarie Life	FutureWise Trauma Insurance	· · · · · · · · · · · · · · · · · · ·	✓	√	0	0	√

AMP Life	Flexible Life Time Prot-Cris	1	✓	1	✓	X	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	X	X	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓

АМР	Elevate SA Trauma Recovery Plan	√	1	1	0	0	1
AMP	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	×	×	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	1
Asteron Life	Stand Alone Trauma	1	1	1	0	0	✓
BT	Standalone Living Insurance	✓	1	✓	0	×	✓
ВТ	Standalone Living Insurance	1	1	1	0	X	1
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	1	1	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	1	1	0	X	✓
TAL	Standalone Critical Illness	✓	1	✓	0	X	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	1	1	1	1	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	×	X	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	√
*							
Asgard Capital Mgnt	Trauma Protection		X	×	X	×	×
Zurich Australia	SA Trauma Insurance	1	✓	1	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy. 3 An ability to increase the sum insured without medical evidence.

Stand Alone Trauma



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

		Premi	ume	Guaranteed	Trauma	Future	
Company	Product	Stepped	Level 2	Future Insurability	Reinstatement		Sum Insured Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery		1	X	0	0	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓

BT	Standalone Living Insurance	1	✓	1	0	X	✓
Macquarie Life	FutureWise Trauma Insurance	1	✓	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	1	1	1	0	0	1
Macquarie Life	FutureWise Trauma Insurance	1	✓	✓	0	0	1
MLC Insurance	Standalone Critical Illness	1	✓	✓	0	0	1
TAL	Standalone Critical Illness	1	1	1	0	×	1

АМР	Elevate SA Trauma Recovery Plan	√	✓	1	0	0	√
АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	×	✓
AMP Life	Flexible Life Time Prot-Cris	1	✓	✓	X	×	1
AMP Life	Flexible Life Time Prot-Cris	1	✓	✓	✓	X	1
AMP Life	Flexible Life Time Prot-Cris	1	1	1	1	X	1
Asgard Capital Mgnt	Trauma Protection	1	X	X	X	X	1
Asteron Life	Stand Alone Trauma	1	✓	✓	0	0	1
Asteron Life	Stand Alone Trauma	1	1	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
вт	Standalone Living Insurance	1	1	1	0	X	1
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
MLC Insurance	Standalone Critical Illness	1	1	1	0	0	1
OnePath	OneCare Trauma Cover	✓	1	1	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	1	0	0	✓
**							
Asgard Capital Mgnt	Trauma Protection	√	X	X	X	X	X
Zurich Australia	SA Trauma Insurance	1	1	1	X	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Twenties L	ight Manual	Fema	ale			
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	1	×	0	0	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓

AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	×	✓
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
MLC Insurance	Standalone Critical Illness	✓	 Image: A second s	✓	0	0	√
OnePath	OneCare Trauma Cover	· · · · · · · · · · · · · · · · · · ·	✓	✓	0	0	√

АМР	Elevate SA Trauma Recovery Plan	✓	1	1	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	×	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
BT	Standalone Living Insurance	✓	√	✓	0	X	✓
CommInsure	Total Care Plan	· · · · · · · · · · · · · · · · · · ·	✓	0	√	0	√
Macquarie Life	FutureWise Trauma Insurance	✓	√	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance		✓	✓	0	0	_
MLC Insurance	Standalone Critical Illness		✓	✓	0	0	√
OnePath	OneCare Trauma Cover	0	0	✓	√	0	√
OnePath	OneCare Trauma Cover		√		0	0	√
TAL	Standalone Critical Illness		√	✓	0	X	
TAL	Standalone Critical Illness		√	✓	0	X	
Zurich Australia	SA Trauma Insurance		√	✓	0	0	
Zurich Australia	SA Trauma Insurance	-	√	√	0	0	
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	×	×	✓
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	*
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

³ An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Twenties	s Blue Colla	r Male)			
6	Durchart	Prer	niums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured
Company	Product	Steppe	d Level	Insurability 3		Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	✓ _	X	0	0	✓
ClearView	Trauma		✓ _	√	√	0	√
ClearView	Trauma		✓	_	_	0	√

ВТ	Standalone Living Insurance	✓	✓	✓	0	×	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	1	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	1	0	X	✓

AMP	Elevate SA Trauma Recovery Plan	✓	✓	1	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	X	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	X	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	×	✓
Asgard Capital Mgnt	Trauma Protection	✓	X	X	X	X	✓
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	✓
вт	Standalone Living Insurance	✓	1	1	0	X	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	1
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	1	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	1	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	1	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
TAL	Standalone Critical Illness	✓	✓	1	0	×	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
**							
Asgard Capital Mgnt	Trauma Protection	✓	X	×	X	X	×
Zurich Australia	SA Trauma Insurance		✓	✓	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Twenties	Blue Collar I	emal	е			
		Prem	iums	Guaranteed	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability ³	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	✓	×	0	0	1
ClearView	Trauma	✓	✓	✓	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	√	✓	0	0	√

AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	X	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	X	✓
ClearView	Trauma	 Image: A state of the state of	1	✓	✓	0	1
CommInsure	Total Care Plan	 ✓ 	✓	0	✓	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	1
OnePath	OneCare Trauma Cover	√	✓	✓	0	0	√

АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	\checkmark	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	×	1
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
CommInsure	Total Care Plan	 Image: A state of the state of	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	√
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	√	✓	✓	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	×
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Thirties	Professional	Male				
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	1	×	0	0	1
BT	Standalone Living Insurance	✓	1	✓	0	×	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
TAL	Standalone Critical Illness	✓	 Image: A state of the state of	✓	0	X	√

АМР	Elevate SA Trauma Recovery Plan	1	✓	✓	0	0	1
AMP	Elevate SA Trauma Recovery Plan	1	1	✓	0	0	1
BT	Standalone Living Insurance	✓	1	✓	0	X	1
ClearView	Trauma	1	1	✓	1	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

AMP Life	Flexible Life Time Prot-Cris	√	1	1	1	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	1	1	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	1
Asteron Life	Stand Alone Trauma	1	1	1	0	0	1
CommInsure	Total Care Plan	✓	1	0	1	0	1
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	×	×	1
AMP Life	Flexible Life Time Prot-Cris		1	✓	×	×	✓
Asgard Capital Mgnt	Trauma Protection	 ✓ 	X	×	×	×	✓
Zurich Australia	SA Trauma Insurance	 ✓ 	✓	✓	×	0	✓
*							
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	X	×

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

Company Product Premiums Stepping Conventional (versibility) Tealums Metabolity) Distance Metabolity Distance Metabolity Distance Metabolity Stepping Metabolity Distance Metabolity Stepping Metabolity Distance Metabolity Stepping Metabolity Distance Metabolity Stepping Metabolity Distance Metabolity Stepping Metabolity Step		Stepped Thirties P	rofessional F	emal	е			
ComputingNumber of the standard strengthSteppedLevelInsurabilityAvailableIAvailableIAvailableIAvailableIAvailableIAvailableIIAvailableII </th <th></th> <th></th> <th>Prem</th> <th>iums</th> <th></th> <th></th> <th></th> <th></th>			Prem	iums				
ClearView Trauma / / / / 0 / Macquarie Life FutureWise Trauma Insurance / / 0 0 / OnePath OneCare Trauma Cover / / 0 0 / **** 0 0 / / 0 0 / AMA Crisis Recovery / / / 0 0 / / AMP Life Flexible Life Time Prot-Cris / / / 0 0 / BT Standalone Living Insurance / / / 0 0 / Macquarie Life FutureWise Trauma Insurance / / / 0 0 / Macquarie Life FutureWise Trauma Recover / / 0 0 / / / 0 / / / 0 / / / / / / / / / / / / / / / / /	Company	Product	Stepped	Level 2		Available		пислацоп
Macquarie Life OnePath OneCare Trauma Lover ✓ ✓ ✓ ✓ Ø Ø AMA Australia AMA Australia Crisis Recovery ✓ ✓ ✓ Ø Ø ✓ AMP Elevate SA Trauma Recovery Plan ✓ ✓ ✓ Ø Ø ✓ AMP Life Flexible Life Time Prot-Cris ✓ ✓ ✓ Ø Ø BT Standalone Living Insurance ✓ ✓ ✓ Ø Ø OnePath OneCare Trauma Insurance ✓ ✓ Ø Ø Ø OnePath OneCare Trauma Cover ✓ ✓ Ø Ø Ø OnePath OneCare Trauma Cover ✓ ✓ Ø Ø Ø TAL Standalone Critical Illness ✓ ✓ Ø Ø Ø AMP Elevate SA Trauma Recovery Plan ✓ ✓ Ø Ø Ø AMP Elevate SA Trauma Recovery Plan ✓ ✓ Ø Ø Ø AMP Life Flexible Life Time Prot-Cris ✓ ✓	**** "0	utstanding Value"						
Interview Interview Interview Interview AlA Australia Crisis Recovery Interview Interview Interview AMP Elevate SA Trauma Recovery Plan Interview Interview Interview AMP Elevate SA Trauma Recovery Plan Interview Interview Interview AMP Elevate SA Trauma Recovery Plan Interview Interview Interview BT Standalone Living Insurance Interview Interview Interview Macquarie Life FutureWise Trauma Insurance Interview Interview Interview OnePath OneCare Trauma Cover Interview Interview Interview Interview AMP Elevate SA Trauma Recovery Plan Interview Interview Interview Interview AMP Elevate SA Trauma Recovery Plan Interview Interview Interview Interview AMP Elevate SA Trauma Recovery Plan Interview Interview Interview Interview AMP Elevate SA Trauma Recovery Plan Interview Interview Interview Interview Interview <	ClearView	Trauma	✓	✓	1	✓	0	✓
**** AIA Australia Crisis Recovery ✓ ✓ X O O ✓ AMP Elevate SA Trauma Recovery Plan ✓	Macquarie Life	FutureWise Trauma Insurance	· · · · · · · · · · · · · · · · · · ·	✓	√	0	0	√
AlA Australia Crisis Recovery ✓ ✓ X O O ✓ AMP Elevate SA Trauma Recovery Plan ✓	OnePath	OneCare Trauma Cover	· · · · · · · · · · · · · · · · · · ·	√	√	0	0	√
AMP Elevate SA Trauma Recovery Plan ✓	****							
AMP LifeFlexible Life Time Prot-Cris✓✓	AIA Australia	Crisis Recovery	✓	✓	X	0	0	✓
BTStandalone Living Insurance✓✓✓OX✓ClearViewTrauma✓✓✓✓✓✓ØØØMacquarie LifeFutureWise Trauma Insurance✓✓✓✓ØØØØOnePathOneCare Trauma Cover✓✓✓ØØØ✓ØØ <td< td=""><td>AMP</td><td>Elevate SA Trauma Recovery Plan</td><td>✓</td><td>✓</td><td>✓</td><td>0</td><td>0</td><td>✓</td></td<>	AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
ClearViewTrauma✓✓✓✓✓Ø✓✓Macquarie LifeFutureWise Trauma Insurance✓✓✓ØØ✓OnePathOneCare Trauma Cover✓✓✓ØØ✓TALStandalone Critical Illness✓✓✓ØX✓TALStandalone Critical Illness✓✓✓ØX✓TALStandalone Critical Illness✓✓✓ØX✓AMPElevate SA Trauma Recovery Plan✓✓✓✓✓X✓AMPElevate SA Trauma Recovery Plan✓✓✓✓✓✓✓✓AMP LifeFlexible Life Time Prot-Cris✓✓✓ <td< td=""><td>AMP Life</td><td>Flexible Life Time Prot-Cris</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>×</td><td>✓</td></td<>	AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
Macquarie LifeFutureWise Trauma Insurance✓✓✓OO✓OnePathOneCare Trauma Cover✓✓✓OØ✓TALStandalone Critical Illness✓✓✓ØX✓TALStandalone Critical Illness✓✓✓ØX✓TALStandalone Critical Illness✓✓✓ØX✓***✓✓✓ØØ✓AMPElevate SA Trauma Recovery Plan✓✓✓✓✓X✓AMP LifeFlexible Life Time Prot-Cris✓✓✓✓✓✓✓✓AMP LifeFlexible Life Time Prot-Cris✓✓✓	BT	Standalone Living Insurance	✓	✓	✓	0	×	✓
OnePathOneCare Trauma Cover✓✓✓OO✓TALStandalone Critical Illness✓✓✓OX✓TALStandalone Critical Illness✓✓✓OX✓TALStandalone Critical Illness✓✓✓OX✓TALStandalone Critical Illness✓✓✓OX✓TALStandalone Critical Illness✓✓✓✓✓✓✓AMPElevate SA Trauma Recovery Plan✓✓✓✓✓X✓AMP LifeFlexible Life Time Prot-Cris✓✓✓✓✓✓✓AMP LifeFlexible Life Time Prot-Cris✓✓✓✓✓✓✓Asgard Capital MgntTrauma Protection✓✓✓✓✓✓✓Asteron LifeStand Alone Trauma✓✓✓✓✓✓✓BTStandalone Living Insurance✓✓✓✓✓✓✓✓ComminsureTotal Care Plan✓✓✓ <td>ClearView</td> <td>Trauma</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>✓</td> <td>0</td> <td>✓</td>	ClearView	Trauma	✓	✓	✓	✓	0	✓
TALStandalone Critical Illness✓✓✓OX✓TALStandalone Critical Illness✓✓✓OX✓TALStandalone Critical Illness✓✓✓OX✓TALStandalone Critical Illness✓✓✓OX✓AMPElevate SA Trauma Recovery Plan✓✓✓✓✓✓✓AMP LifeFlexible Life Time Prot-Cris✓✓✓✓✓✓✓AMP LifeFlexible Life Time Prot-Cris✓✓✓✓✓✓✓Asgard Capital MgntTrauma Protection✓✓✓✓✓✓✓Asteron LifeStand Alone Trauma✓✓✓✓✓✓✓✓BTStandalone Living Insurance✓✓✓✓✓✓✓✓✓CommInsureTotal Care Plan✓✓✓	Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
TALStandalone Critical IllnessImage: Critical IllnesImage: Critical IllnesImage: Critical IllnesImage: Critical IllnesImage: Critical IllnesImage: Critical IllnesImage: Critical IllnesImage	OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
AMPElevate SA Trauma Recovery PlanImage: Constraint of the constrain	TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓
AMPElevate SA Trauma Recovery PlanImage: Constraint of the second	TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓
AMP LifeFlexible Life Time Prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisAMP LifeFlexible Life Time Prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisAMP LifeFlexible Life Time Prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisAMP LifeFlexible Life Time Prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisAsgard Capital MgntTrauma ProtectionImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisAsteron LifeStand Alone TraumaImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisAsteron LifeStand Alone TraumaImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisBTStandalone Living InsuranceImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisBTStandalone Living InsuranceImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisBTStandalone Critical IllnessImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisComminsureTotal Care PlanImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisImage: Constraint of the prot-CrisMLC I	***							
AMP LifeFlexible Life Time Prot-CrisImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisAMP LifeFlexible Life Time Prot-CrisImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisAsgard Capital MgntTrauma ProtectionImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisAsgard Capital MgntTrauma ProtectionImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisAsteron LifeStand Alone TraumaImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisBTStandalone Living InsuranceImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisCommInsureTotal Care PlanImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisCommInsureTotal Care PlanImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisMacquarie LifeFutureWise Trauma InsuranceImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisMacquarie LifeFutureWise Trauma InsuranceImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisMLC InsuranceStandalone Critical IllnessImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisMLC InsuranceStandalone Critical IllnessImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisMLC InsuranceStandalone Critical IllnessImage: Constraint of the Prot-CrisImage: Constraint of the Prot-CrisConstraint of the Prot-CrisStandalone Critical IllnessImage: Constraint of the Prot-Cris	АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP LifeFlexible Life Time Prot-CrisImage: Constraint of the second secon	AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	×	✓
Asgard Capital MgntTrauma Protection✓XXXX✓Asteron LifeStand Alone Trauma✓✓✓✓O✓Asteron LifeStand Alone Trauma✓✓✓✓O✓Asteron LifeStand Alone Trauma✓✓✓✓O✓BTStandalone Living Insurance✓✓✓✓O✓✓CommInsureTotal Care Plan✓✓✓O✓✓✓<	AMP Life	Flexible Life Time Prot-Cris	1	1	1	X	×	1
Asteron LifeStand Alone Trauma✓✓✓OO✓Asteron LifeStand Alone Trauma✓✓✓✓O✓✓BTStandalone Living Insurance✓✓✓✓O✓✓✓CommInsureTotal Care Plan✓✓✓✓O✓✓<	AMP Life	Flexible Life Time Prot-Cris	1	✓	✓	X	×	1
Asteron LifeStand Alone TraumaImage: Mark and Mark	Asgard Capital Mgnt	Trauma Protection	√	X	X	X	×	1
BTStandalone Living InsuranceImage: Constraint of the constraint of	Asteron Life	Stand Alone Trauma	1	✓	✓	0	0	1
CommInsureTotal Care Plan✓✓O✓O✓CommInsureTotal Care Plan✓✓✓O✓✓✓O✓Macquarie LifeFutureWise Trauma Insurance✓✓✓✓O✓✓✓✓O✓✓<	Asteron Life	Stand Alone Trauma	1	1	1	0	0	1
ComministreTotal Care PlanImage: ComministreComministreComministreComministreMacquarie LifeFutureWise Trauma InsuranceImage: ComministreImage: ComministreImage: ComministreImage: ComministreMLC InsuranceStandalone Critical IllnessImage: ComministreImage: ComministreImage: ComministreImage: ComministreMLC InsuranceStandalone Critical IllnessImage: ComministreImage: ComministreImage: ComministreImage: ComministreMLC InsuranceStandalone Critical IllnessImage: ComministreImage: ComministreImage: ComministreImage: ComministreOnePathOneCare Trauma CoverOOImage: ComministreImage: ComministreImage: ComministreImage: ComministreZurich AustraliaSA Trauma InsuranceImage: ComministreImage: ComministreImage: ComministreImage: ComministreZurich AustraliaSA Trauma InsuranceImage: ComministreImage: ComministreImage: ComministreImage: ComministreX *XXXXXXXAsgard Capital MgntTrauma ProtectionImage: ComministreImage: ComministreImage: ComministreAsteron LifeStand Alone TraumaImage: ComministreImage: ComministreImage: Comministre	BT	Standalone Living Insurance	✓	✓	1	0	×	1
Macquarie LifeFutureWise Trauma InsuranceImage: Constraint of the second	CommInsure	Total Care Plan	√	✓	0	✓	0	1
MLC InsuranceStandalone Critical IllnessIIOOIMLC InsuranceStandalone Critical IllnessIIOOIIOnePathOneCare Trauma CoverOOIIOIIZurich AustraliaSA Trauma InsuranceIIIOOIIZurich AustraliaSA Trauma InsuranceIIIOOIIXXXXXXXXXXAsgard Capital MgntTrauma ProtectionIIIOOIAsteron LifeStand Alone TraumaIIIOOI	CommInsure	Total Care Plan	1	✓	0	✓	0	1
MLC InsuranceStandalone Critical IllnessImage: Standalone Critical IllnessImage: Standalone Critical IllnessImage: Standalone Critical IllnessOnePathOneCare Trauma CoverOOImage: Standalone Critical IllnessImage: Standalone TraumaImage: Standalo	Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
OnePathOneCare Trauma CoverOOIIOIZurich AustraliaSA Trauma InsuranceIIIOOIZurich AustraliaSA Trauma InsuranceIIIOOIXXIOOIIIIIAsgard Capital MgntTrauma ProtectionIIIIIIIAsteron LifeStand Alone TraumaIIIIIIIII	MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
Zurich AustraliaSA Trauma InsuranceImage: Constraint of the second	MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich AustraliaSA Trauma InsuranceImage: Constraint of the second	OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
* * Asgard Capital Mgnt Trauma Protection ✓ X X X X Asteron Life Stand Alone Trauma ✓ ✓ ✓ ✓ O O ✓	Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓
Asgard Capital MgntTrauma ProtectionImage: Capital MgntTrauma ProtectionAsteron LifeStand Alone TraumaImage: Capital MgntImage: Capital Mgnt	Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Asteron Life Stand Alone Trauma I I O O I	**							
	Asgard Capital Mgnt	Trauma Protection	1	X	X	X	×	X
Zurich Australia SA Trauma Insurance 🗸 🗸 🗸 X O 🗸	Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
	Zurich Australia	SA Trauma Insurance	✓	1	✓	×	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Thirties	Managerial	Male				
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	✓	×	0	0	√
BT	Standalone Living Insurance	✓	1	✓	0	X	✓
ClearView	Trauma	√	1	✓	✓	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√

АМР	Elevate SA Trauma Recovery Plan	1	✓	✓	0	0	1
АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	1
BT	Standalone Living Insurance	1	✓	1	0	X	1
ClearView	Trauma	1	✓	1	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	1	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	1	0	X	✓

AMP Life	Flexible Life Time Prot-Cris	1	1	1	1	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	1	1	1	0	0	1
CommInsure	Total Care Plan	✓	1	0	✓	0	1
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	1	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	1	0	0	✓
OnePath	OneCare Trauma Cover	0	0	1	✓	0	✓
OnePath	OneCare Trauma Cover	✓	1	1	0	0	✓
Zurich Australia	SA Trauma Insurance	√	1	1	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	√	✓	✓	×	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	✓
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	✓
Zurich Australia	SA Trauma Insurance	✓	1	✓	×	0	✓
*							
Asgard Capital Mgnt	Trauma Protection	✓	X	X	X	X	×

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Thirties N	lanagerial F	emal	e			
		Prem	iums	Guaranteed Future		Future Underwriting	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
ClearView	Trauma	✓	✓	1	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	√
OnePath	OneCare Trauma Cover	✓	√	✓	0	0	√

AIA Australia	Crisis Recovery	 ✓ 	1	×	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	1	1	0	×	1
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

АМР	Elevate SA Trauma Recovery Plan	1	√	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	1	1	1	X	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	1	1	1	X	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	×	✓
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	1	1	1	0	×	1
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	1	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	1	1	1	0	0	1
MLC Insurance	Standalone Critical Illness	1	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	1	1	1	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	1	0	0	1
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	1
**							
Asgard Capital Mgnt	Trauma Protection	1	X	×	×	×	×
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	1	×	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Thirties	Light Manual	Male				
		Premi	ums	Guaranteed	Trauma Reinstatement	Future	Sum Insure
Company	Product	Stepped	Level 2	Future Insurability 3	Available	Available	Indexation Available
****	Outstanding Value"						
AIA Australia	Crisis Recovery	1	✓	X	0	0	1
ClearView	Trauma	✓	✓	✓	✓	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	1	0	0	✓

вт	Standalone Living Insurance	1	1	1	0	x	√
ClearView	Trauma	✓	1	✓	✓	0	1
CommInsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
TAL	Standalone Critical Illness	✓	1	✓	0	×	1
TAL	Standalone Critical Illness	✓	1	1	0	×	1

АМР	Elevate SA Trauma Recovery Plan	√	~	1	0	0	1
AMP	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
BT	Standalone Living Insurance	✓	✓	✓	0	×	1
CommInsure	Total Care Plan	✓	1	0	1	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	1	0	0	1
OnePath	OneCare Trauma Cover	✓	1	1	0	0	1
OnePath	OneCare Trauma Cover	0	0	1	✓	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	1	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	√	✓	1	×	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	×	✓
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	×	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	 ✓ 	✓	✓	0	0	✓
*							
Asgard Capital Mgnt	Trauma Protection	√	X	×	×	×	X
Zurich Australia	SA Trauma Insurance	✓	1	1	×	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Thirties L	ight Manual I	Fema	le			
		Premi	ums	Guaranteed		Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability 3	Reinstatement Available	Available	Indexation Available
**** "0	utstanding Value"						
ClearView	Trauma	✓	✓	1	1	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	1	0	0	1

AIA Australia	Crisis Recovery	1	✓	X	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	1	1	1	1	×	1
Asgard Capital Mgnt	Trauma Protection	1	X	X	X	×	1
ClearView	Trauma	✓	1	✓	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓

AMP	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	1	1	0	×	1
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
Comminsure	Total Care Plan	✓	1	0	✓	0	✓
CommInsure	Total Care Plan	1	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	1	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	1	✓	0	×	1
**							
AMP Life	Flexible Life Time Prot-Cris	1	✓	1	x	×	1
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	1	0	0	✓
Zurich Australia	SA Trauma Insurance	 ✓ 	✓	✓	0	0	√
*							
Asgard Capital Mgnt	Trauma Protection	4	X	×	×	×	X
Zurich Australia	SA Trauma Insurance	✓	1	1	X	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy. 3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Thirties						
Compony	Product	Premi	ums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insur Indexatio
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	1	×	0	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
MLC Insurance	Standalone Critical Illness	✓	√	✓	0	0	/

вт	Standalone Living Insurance	1	✓	1	0	×	1
ClearView	Trauma	1	1	1	✓	0	✓
CommInsure	Total Care Plan	1	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	1	1	1	0	0	✓
TAL	Standalone Critical Illness	1	1	1	0	×	1
TAL	Standalone Critical Illness	1	1	1	0	×	1

АМР	Elevate SA Trauma Recovery Plan	√	1	1	0	0	√
AMP	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	1	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	1
Asteron Life	Stand Alone Trauma	1	1	1	0	0	1
BT	Standalone Living Insurance	1	1	1	0	×	1
CommInsure	Total Care Plan	1	1	0	1	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	1	1	1	0	0	✓
MLC Insurance	Standalone Critical Illness	1	1	1	0	0	1
OnePath	OneCare Trauma Cover	1	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	1	1	1	0	0	✓
OnePath	OneCare Trauma Cover	0	0	1	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	√	1	1	×	×	√
AMP Life	Flexible Life Time Prot-Cris		1	✓	×	×	✓
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	×	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	<pre></pre>	✓		0	0	
*							
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	X	X
Zurich Australia	SA Trauma Insurance	1	1	1	X	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy. 3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Thirties						
Company	Product	Premi	ums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured Indexation
		Stepped	Level 2	Insurability ³	Available	Available 4	Available
**** "0	utstanding Value"						
ClearView	Trauma	1	✓	1	1	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	1

AIA Australia	Crisis Recovery	√	✓	×	0	0	1
AMP Life	Flexible Life Time Prot-Cris	1	1	1	✓	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	X	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
ВТ	Standalone Living Insurance	✓	1	1	0	×	1
ВТ	Standalone Living Insurance	✓	1	✓	0	X	✓
CommInsure	Total Care Plan	1	1	0	✓	0	1
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
TAL	Standalone Critical Illness	✓	1	1	0	×	1
**							
AMP Life	Flexible Life Time Prot-Cris	1	1	1	X	x	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	1	0	0	1
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓
*							
Asgard Capital Mgnt	Trauma Protection	1	X	×	×	×	X
Zurich Australia	SA Trauma Insurance	I	1	✓	×	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Forties F	Professional	Male				
		Prem	iums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	✓	X	0	0	1
BT	Standalone Living Insurance	√	✓	✓	0	×	√
TAL	Standalone Critical Illness	√	√	✓	0	X	√

АМР	Elevate SA Trauma Recovery Plan		✓	1	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	√	√	✓	0	X	√

AMP Life	Flexible Life Time Prot-Cris	√	1	1	1	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	×	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance		√	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover		√	✓	0	0	√
OnePath	OneCare Trauma Cover	0	0		_	0	√
Zurich Australia	SA Trauma Insurance	· · · · · · · · · · · · · · · · · · ·	✓	√	0	0	✓
Zurich Australia	SA Trauma Insurance	√	✓	✓	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	1	✓	✓	X	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	X	X	×	×
Asgard Capital Mgnt	Trauma Protection	✓	X	X	X	×	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Forties P	rofessional F	emal	е			
Company	Product	Prem	iums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured Indexation
Company	Floutet	Stepped	Level 2	Insurability 3	Available	Available 4	Available
**** "0	utstanding Value"						
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	×	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	√
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√

АМР	Elevate SA Trauma Recovery Plan	✓	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	1
BT	Standalone Living Insurance	✓	✓	✓	0	X	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	X	1

AIA Australia	Crisis Recovery	✓	✓	×	0	0	1
АМР	Elevate SA Trauma Recovery Plan	√	✓	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	✓
AMP Life	Flexible Life Time Prot-Cris	√	✓	1	×	X	1
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	X	✓
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
ВТ	Standalone Living Insurance	✓	✓	1	0	X	1
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	1	1	1	✓	0	1
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	1	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	1	0	0	1
**							
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	X	X
Zurich Australia	SA Trauma Insurance		√	✓	×	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Forties	Managerial I	Male				
Compony	Product	Premi	ums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	1	✓	X	0	0	1
BT	Standalone Living Insurance	✓	✓	✓	0	×	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	×	√

АМР	Elevate SA Trauma Recovery Plan	✓	✓	1	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓

AMP Life	Flexible Life Time Prot-Cris	1	✓	1	1	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	×	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	×	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	√	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	1	✓	1	×	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	✓
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	×	X
Zurich Australia	SA Trauma Insurance	✓	✓	✓	X	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Forties M	anagerial F	emale	•			
Company	Product	Prem	iums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured Indexation
company		Stepped	Level 2	Insurability ³	Available	Available 4	Available
**** "0	utstanding Value"						
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	1	×	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√

АМР	Elevate SA Trauma Recovery Plan	✓	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
ВТ	Standalone Living Insurance	✓	1	✓	0	×	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	×	1

AIA Australia	Crisis Recovery	1	✓	×	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	×	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
ВТ	Standalone Living Insurance	✓	1	✓	0	×	1
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	✓	1	1	1	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	√	✓	0	0	√
**							
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	X	×
Zurich Australia	SA Trauma Insurance	✓	✓	✓	×	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Forties L	ight Manual.	Male				
		Prem	iums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	✓	×	0	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓
TAL	Standalone Critical Illness	_	√	,	0	X	√

AMP Life	Flexible Life Time Prot-Cris	✓	1	1	✓	×	1
BT	Standalone Living Insurance	✓	✓	✓	0	×	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓

АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	√	1	1	×	×	1
Asteron Life	Stand Alone Trauma	1	1	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	1
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	1	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	√
Zurich Australia	SA Trauma Insurance		1	√	0	0	
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	×
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	1
Zurich Australia	SA Trauma Insurance	✓	✓	✓	×	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Forties Li	ght Manual F	ema	le			
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AMP Life	Flexible Life Time Prot-Cris	 ✓ 	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness		✓ _	√	0	X	√

AIA Australia	Crisis Recovery	✓	✓	X	0	0	1
ClearView	Trauma	1	✓	1	✓	0	1
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	1	1	1	0	0	1
OnePath	OneCare Trauma Cover	1	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	1	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	1	0	×	✓

АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	1
АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	×	✓
Asgard Capital Mgnt	Trauma Protection	✓	X	X	X	X	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	1	✓	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
ВТ	Standalone Living Insurance	1	✓	✓	0	X	1
ClearView	Trauma	✓	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
**							
Asgard Capital Mgnt	Trauma Protection	 ✓ 	X	x	×	×	X
BT	Standalone Living Insurance	✓	✓	1	0	×	✓
Zurich Australia	SA Trauma Insurance	√	✓	√	0	0	✓
*							
Zurich Australia	SA Trauma Insurance	√	✓	1	×	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

Company Product Premiums Stepped Guaranteed Future Investight Neurability Trauma Reinstatement Available Future Reinstatement Available ***** "Outstanding Value" * × 0 0 TAL Standalone Critical Illness ✓ ✓ 0 X TAL Standalone Critical Illness ✓ ✓ 0 X AMP Life Flexible Life Time Prot-Cris ✓ ✓ ✓ X 0 BT Standalone Living Insurance ✓ ✓ ✓ 0 X Comminsure Total Care Plan ✓ ✓ ✓ 0 O Macquarie Life FutureWise Trauma Insurance ✓ ✓ O O Macquarie Life FutureWise Trauma Cover ✓ ✓ O O **** O O O O O AMP Elevate SA Trauma Recovery Plan ✓ ✓ O O AMP Elevate SA Trauma Recovery Plan ✓ ✓ O O AMP Life Flexible Life Time Prot-Cris ✓	Sum Insured Indexation Available
ConfigencyProductSteppedLevelBurubilityAvailableAvailable X * * * * "Outstanding Value"AlA AustraliaCrisis Recovery✓✓✓ØØTALStandalone Critical Illness✓✓✓ØXTALStandalone Critical Illness✓✓✓ØXTALStandalone Critical Illness✓✓✓✓✓XAMP LifeFlexible Life Time Prot-Cris✓✓✓✓✓XBTStandalone Living Insurance✓✓✓ØØXComminsureTotal Care Plan✓✓✓ØØØMacquarie LifeFutureWise Trauma Insurance✓✓✓ØØØOnePathOneCare Trauma Cover✓✓✓ØØØ****✓✓ØØØØAMPElevate SA Trauma Recovery Plan✓✓✓ØØAMPElevate SA Trauma Recovery Plan✓✓✓ØØAMP LifeFlexible Life Time Prot-Cris✓✓✓ØØAMP LifeFlexible Life Time Prot-Cris✓✓✓ØØAMP LifeFlexible Life Time Prot-Cris✓✓✓ØØAMP LifeStand Alone Trauma✓✓✓ØØØAsteron LifeStand Alone Trauma </th <th>Available</th>	Available
AlA AustraliaCrisis Recovery✓✓×OOTALStandalone Critical Illness✓✓✓ØXTALStandalone Critical Illness✓✓✓ØXTALStandalone Critical Illness✓✓✓ØXAMP LifeFlexible Life Time Prot-Cris✓✓✓✓✓✓XBTStandalone Living Insurance✓✓✓ØØ <th></th>	
TALStandalone Critical IllnessImage: Construction of the standalone Critical Illness <thimage: construction="" of="" sta<="" td="" the=""><td></td></thimage:>	
TALStandalone Critical IllnessImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessAMP LifeFlexible Life Time Prot-CrisImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessBTStandalone Living InsuranceImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessComminsureTotal Care PlanImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessMacquarie LifeFutureWise Trauma InsuranceImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessMacquarie LifeFutureWise Trauma Recovery PlanImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessAMPElevate SA Trauma Recovery PlanImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessAMPElevate SA Trauma Recovery PlanImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessAMPElevate SA Trauma Recovery PlanImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessAMPElevate SA Trauma Recovery PlanImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessAMPElevate SA Trauma Recovery PlanImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessImage: Critical IllnessAMPElevate SA Trauma Recovery PlanImage: Critical IllnessImage: Critical Illness </td <td></td>	
**** AMP Life Flexible Life Time Prot-Cris ✓ ✓ ✓ ✓ ✓ BT Standalone Living Insurance ✓ ✓ ✓ O ✓ Comminsure Total Care Plan ✓ ✓ ✓ ✓ O ✓ Macquarie Life FutureWise Trauma Insurance ✓ ✓ ✓ O O Macquarie Life FutureWise Trauma Insurance ✓ ✓ ✓ O O Macquarie Life FutureWise Trauma Insurance ✓ ✓ ✓ O O Macquarie Life FutureWise Trauma Cover ✓ ✓ ✓ O O OnePath OneCare Trauma Cover ✓ ✓ ✓ O O AMP Elevate SA Trauma Recovery Plan ✓ ✓ ✓ O O AMP Elevate SA Trauma Recovery Plan ✓ ✓ ✓ O O AMP Life Flexible Life Time Prot-Cris ✓ ✓ ✓ ✓ ✓ O O Asteron Life Stand Alone Trauma </td <td></td>	
AMP LifeFlexible Life Time Prot-CrisImage: ComminsureImage: Comminsure <thimage: comminsure<="" th="">I</thimage:>	
BTStandalone Living Insurance✓✓✓OXCommInsureTotal Care Plan✓✓✓OØMacquarie LifeFutureWise Trauma Insurance✓✓✓ØOMacquarie LifeFutureWise Trauma Insurance✓✓✓ØØOnePathOneCare Trauma Cover✓✓✓ØOAMPElevate SA Trauma Recovery Plan✓✓✓ØØAMPElevate SA Trauma Recovery Plan✓✓✓ØØAMP LifeFlexible Life Time Prot-Cris✓✓✓ØØAsteron LifeStand Alone Trauma✓✓✓ØØAsteron LifeStand Alone Trauma✓✓✓ØØBTStandalone Living Insurance✓✓✓ØØClearViewTrauma✓✓✓ØØClearViewTrauma✓✓✓Ø	
ComminsureTotal Care PlanImage: ComminsureImage: Comm	
ComminuterFuture Wise Trauma InsuranceImage: Comminue Commi	
Macquarie LifeFutureWise Trauma InsuranceImage: Constraint of the second	
OnePathOneCare Trauma Cover✓✓✓OO★★★★AMPElevate SA Trauma Recovery Plan✓✓✓OOAMPElevate SA Trauma Recovery Plan✓✓✓✓OOAMP LifeFlexible Life Time Prot-Cris✓✓✓✓✓✓✓AMP LifeFlexible Life Time Prot-Cris✓✓✓✓✓✓✓✓Asteron LifeStand Alone Trauma✓✓✓✓OOOAsteron LifeStand Alone Trauma✓✓✓OOOAsteron LifeStand Alone Trauma✓✓✓✓OOOSCOOSCOOSCOOCOOCOOCCC </td <td></td>	
AMPElevate SA Trauma Recovery PlanImage: Concentration of the concentration of t	
AMPElevate SA Trauma Recovery PlanImage: Constraint of the constrain	
AMPElevate SA Trauma Recovery PlanImage: Constraint of the constrain	
AMP LifeFlexible Life Time Prot-Cris✓✓✓XXAMP LifeFlexible Life Time Prot-Cris✓✓✓✓✓XAsteron LifeStand Alone Trauma✓✓✓✓ØØAsteron LifeStand Alone Trauma✓✓✓ØØØAsteron LifeStand Alone Trauma✓✓✓ØØØAsteron LifeStand Alone Trauma✓✓✓ØØØBTStandalone Living Insurance✓✓✓ØØØClearViewTrauma✓✓✓ØØØClearViewTrauma✓✓✓ØØØCommInsureTotal Care Plan✓✓✓ØØØMLC InsuranceStandalone Critical Illness✓✓✓ØØMLC InsuranceStandalone Critical Illness✓✓✓ØØ	
AMP LifeFlexible Life Time Prot-CrisIIIIIAsteron LifeStand Alone TraumaIIOOAsteron LifeStand Alone TraumaIIOOAsteron LifeStand Alone TraumaIIOOAsteron LifeStand Alone TraumaIIOOBTStand Alone TraumaIIIOXClearViewTraumaIIIOXClearViewTraumaIIIOOCommInsureTotal Care PlanIIOOOMLC InsuranceStandalone Critical IllnessIIOOMLC InsuranceStandalone Critical IllnessIIOO	
Asteron LifeStand Alone Trauma✓✓✓OOAsteron LifeStand Alone Trauma✓✓✓OOAsteron LifeStand Alone Trauma✓✓✓OOBTStandalone Living Insurance✓✓✓OXClearViewTrauma✓✓✓✓✓OXClearViewTrauma✓✓✓✓✓OXCommInsure✓✓✓✓✓OØMacquarie LifeFutureWise Trauma Insurance✓✓✓ØOMLC InsuranceStandalone Critical Illness✓✓✓ØO	
Asteron LifeStand Alone TraumaImage: Constraint of the constraint of	•
Asteron LifeStand Alone TraumaIIOOBTStandalone Living InsuranceIIOXClearViewTraumaIIIOOClearViewTraumaIIIOOClearViewTraumaIIIOOCommInsureTotal Care PlanIIOOOMacquarie LifeFutureWise Trauma InsuranceIIIOOMLC InsuranceStandalone Critical IllnessIIIOOMLC InsuranceStandalone Critical IllnessIIIOO	✓
BTStandalone Living InsuranceImage: Constraint of the constraint of	1
ClearViewTraumaIIIOClearViewTraumaIIIOCommInsureTotal Care PlanIIOIMacquarie LifeFutureWise Trauma InsuranceIIIOOMLC InsuranceStandalone Critical IllnessIIIOOMLC InsuranceStandalone Critical IllnessIIIOO	✓
ClearViewTraumaIIIOCommInsureTotal Care PlanIIOIOMacquarie LifeFutureWise Trauma InsuranceIIIOOMLC InsuranceStandalone Critical IllnessIIIOOMLC InsuranceStandalone Critical IllnessIIIOO	✓
CommInsureTotal Care PlanImage: Common	1
Macquarie LifeFutureWise Trauma InsuranceIIIOOMLC InsuranceStandalone Critical IllnessIIIOOMLC InsuranceStandalone Critical IllnessIIIOO	✓
MLC InsuranceStandalone Critical IllnessIIOOMLC InsuranceStandalone Critical IllnessIIOO	1
MLC InsuranceStandalone Critical IllnessIIOO	✓
	✓
	✓
	1
OnePathOneCare Trauma CoverOO✓✓O	✓
Zurich Australia SA Trauma Insurance 🖌 🖌 🗸 O O	✓
Zurich Australia SA Trauma Insurance 🖌 🖌 🗸 O O	✓
**	
AMP Life Flexible Life Time Prot-Cris	1
Asgard Capital Mgnt Trauma Protection 🖌 🗶 X X X	1
Asgard Capital Mgnt Trauma Protection 🖌 🗶 X X X	
Zurich Australia SA Trauma Insurance 🖌 🖌 🗸 🗴 O	X

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Forties Blue Collar Female										
		Prem	iums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured				
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available				
**** "0	utstanding Value"										
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	1	×	1				
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓				
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	√				
TAL	Standalone Critical Illness		√	√	0	X	√				

AIA Australia	Crisis Recovery	✓	✓	×	0	0	✓				
ClearView	Trauma	√	✓	✓	✓	0	✓				
CommInsure	Total Care Plan	✓	1	0	✓	0	✓				
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓				
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓				
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓				
TAL	Standalone Critical Illness	✓	 Image: A state of the state of	√	0	X	✓				

АМР	Elevate SA Trauma Recovery Plan	✓	1	1	0	0	✓				
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓				
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	X	✓				
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	×	✓				
Asgard Capital Mgnt	Trauma Protection	1	X	×	X	X	1				
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓				
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓				
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓				
BT	Standalone Living Insurance	√	✓	✓	0	X	✓				
ClearView	Trauma	✓	✓	✓	✓	0	✓				
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓				
Macquarie Life	FutureWise Trauma Insurance	√	1	✓	0	0	✓				
MLC Insurance	Standalone Critical Illness		✓	✓	0	0	1				
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓				
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓ 				
Zurich Australia	SA Trauma Insurance		✓	√	0	0	✓				
**											
Asgard Capital Mgnt	Trauma Protection	✓	X	X	X	X	X				
BT	Standalone Living Insurance	✓	1	✓	0	×	✓				
Zurich Australia	SA Trauma Insurance	✓	1	1	0	0	✓				
*											
Zurich Australia	SA Trauma Insurance	√	1	1	×	0	1				

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

		Premi	ums	Guaranteed	Trauma	Future	
Company	Product	Stepped		Future Insurability 3	Reinstatement Available		Sum Insure Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	1	1	×	0	0	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓

AMP Life	Flexible Life Time Prot-Cris	1	1	1	✓	X	√
вт	Standalone Living Insurance	✓	1	✓	0	×	1
CommInsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1
TAL	Standalone Critical Illness	✓	1	✓	0	×	1

AMP	Elevate SA Trauma Recovery Plan	√	✓	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris		1	·····	×	×	
AMP Life	Flexible Life Time Prot-Cris	· · · · · · · · · · · · · · · · · · ·		·····		^	 /
Asteron Life	Stand Alone Trauma	· · · · · · · · · · · · · · · · · · ·	- -	· · · · · · · · · · · · · · · · · · ·	0	0	
Asteron Life	Stand Alone Trauma			·····	0	0	 /
Asteron Life	Stand Alone Trauma	······		· · · · · · · · · · · · · · · · · · ·	0	0	 /
BT	Standalone Living Insurance	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	0	X	
ClearView	Trauma	_		·····	Ŭ	0	 /
ClearView	Trauma	······	✓	· · · · · · · · · · · · · · · · · · ·	······	0	·
Comminsure	Total Care Plan	······	1	0	· · · · · · · · · · · · · · · · · · ·	0	1
Macquarie Life	FutureWise Trauma Insurance				0	0	
OnePath	OneCare Trauma Cover	0	0	· · · · · · · · · · · · · · · · · · ·		0	
OnePath	OneCare Trauma Cover		✓	· · · · · · · · · · · · · · · · · · ·	0	0	·····
Zurich Australia	SA Trauma Insurance		· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	0	0	
Zurich Australia	SA Trauma Insurance	······		·····	0	0	 /
* *		· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	Ŭ		
		1	√	1	0	0	
	Elevate SA Trauma Recovery Plan			· · · · · · · · · · · · · · · · · · ·	×	0 ×	
AMP Life	Flexible Life Time Prot-Cris	· · · · · · · · · · · · · · · · · · ·	×	××	x	X	-
Asgard Capital Mgnt	Trauma Protection		X	×	····^	×	^
Asgard Capital Mgnt	Trauma Protection			· · · · ^ · · · ·	• • • • • • • • • • • • • • • • • • •		-
MLC Insurance MLC Insurance	Standalone Critical Illness		✓ ✓	· · · · · · · · · · · · · · · · · · ·	0	0	*
	Standalone Critical Illness					0	
*							
Zurich Australia	SA Trauma Insurance		√	✓	×	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Fifties P	rotessional F	emale	•			
		Premi	ums	Guaranteed	Trauma	Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability ³	Reinstatement Available	Available	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	✓	×	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	1	✓	0	1

AMP Life	Flexible Life Time Prot-Cris	 Image: A state of the state of	✓	✓	✓	×	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	1	0	0	1
OnePath	OneCare Trauma Cover	✓	✓	1	0	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

АМР	Elevate SA Trauma Recovery Plan	√	1	1	0	0	√
AMP	Elevate SA Trauma Recovery Plan	✓	1	1	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	×	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	×	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	X	×	✓
Asgard Capital Mgnt	Trauma Protection	1	X	×	X	×	×
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	✓
Asteron Life	Stand Alone Trauma	1	1	1	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	✓
ВТ	Standalone Living Insurance	1	✓	1	0	X	✓
вт	Standalone Living Insurance	1	1	1	0	×	1
ClearView	Trauma	✓	✓	1	✓	0	1
CommInsure	Total Care Plan	✓	✓	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	1	0	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
**							
MLC Insurance	Standalone Critical Illness	√	✓	1	0	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	1	0	0	✓
*							

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Fifties	Managerial I	Male				
Compony	Product	Premi	ums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured
Company	Product	Stepped	Level 2	Insurability ³	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	✓	×	0	0	✓
OnePath	OneCare Trauma Cover	✓	√	✓	0	0	✓
TAL	Standalone Critical Illness	✓	√	✓	0	X	√

AMP Life	Flexible Life Time Prot-Cris	1	✓	1	1	×	√
ВТ	Standalone Living Insurance	1	1	✓	0	X	✓
CommInsure	Total Care Plan	1	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	✓
TAL	Standalone Critical Illness	✓	1	1	0	×	✓

AMP	Elevate SA Trauma Recovery Plan	1	1	1	0	0	√
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	X	1
AMP Life	Flexible Life Time Prot-Cris	1	1	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
ВТ	Standalone Living Insurance	✓	✓	✓	0	X	✓
ClearView	Trauma	1	1	✓	✓	0	1
ClearView	Trauma	✓	1	✓	✓	0	✓
Comminsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	1	✓	0	✓
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
Zurich Australia	SA Trauma Insurance	1	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	1	0	0	1
**							
AMP	Elevate SA Trauma Recovery Plan	1	1	1	0	0	√
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	✓
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	×	✓
Asgard Capital Mgnt	Trauma Protection	✓	X	X	×	×	×
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
*							
Zurich Australia	SA Trauma Insurance	√	✓	1	×	0	1
	nd will usually increase) on each policy anniversary based on yo						

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

Stepped Fifties Managerial Female									
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured		
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available		
**** "Ou	utstanding Value"								
AIA Australia	Crisis Recovery	✓	✓	×	0	0	1		
OnePath	OneCare Trauma Cover	0	0	✓	√	0	√		
OnePath	OneCare Trauma Cover	_	✓		0	0	✓ 		

AMP Life	Flexible Life Time Prot-Cris	1	✓	✓	✓	×	✓		
ClearView	Trauma	✓	✓	✓	✓	0	✓		
CommInsure	Total Care Plan	√	✓	0	✓	0	✓		
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓		
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1		
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	1		
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓		

АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	1		
AMP	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓		
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓		
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	✓		
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	✓		
Asgard Capital Mgnt	Trauma Protection	1	X	×	×	×	×		
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	1		
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	1		
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓		
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓		
BT	Standalone Living Insurance	✓	✓	✓	0	X	1		
BT	Standalone Living Insurance	√	✓	✓	0	X	✓		
ClearView	Trauma	✓	✓	✓	✓	0	✓		
CommInsure	Total Care Plan	√	✓	0	✓	0	✓		
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓		
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓		
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓		
**									
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	1		
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓		
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓		
*									

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Fifties L	ight Manual	Male				
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insure
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	✓	×	0	0	√
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	1	✓	0	X	✓

AMP Life	Flexible Life Time Prot-Cris	1	1	1	1	X	✓
ВТ	Standalone Living Insurance	✓	✓	✓	0	X	✓
ClearView	Trauma	1	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	1	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	1	✓	0	1
TAL	Standalone Critical Illness	✓	1	✓	0	X	✓

АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	√
AMP	Elevate SA Trauma Recovery Plan	1	✓	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	1	1	1	✓	X	1
AMP Life	Flexible Life Time Prot-Cris	1	✓	✓	×	X	1
Asgard Capital Mgnt	Trauma Protection	1	X	×	×	X	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	1
вт	Standalone Living Insurance	1	1	1	0	X	1
ClearView	Trauma	✓	1	✓	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	1	✓	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	1	1	1	×	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	X
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	 ✓ 	✓	✓	0	0	✓
*							
Zurich Australia	SA Trauma Insurance	✓	✓	1	X	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Fifties Lig	ght Manual F	emal	e			
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	1	×	0	0	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	√
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓

ClearView	Trauma	 ✓ 	1	✓	✓	0	1
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	1	1	✓	0	0	✓
TAL	Standalone Critical Illness	 ✓ 	✓	✓	0	X	✓

АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	1
AMP	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	✓
AMP Life	Flexible Life Time Prot-Cris	1	1	1	×	X	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	✓
Asgard Capital Mgnt	Trauma Protection	1	X	×	×	×	X
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
BT	Standalone Living Insurance	✓	1	✓	0	×	✓
BT	Standalone Living Insurance	✓	1	✓	0	×	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	1	1	√	0	X	1
**							
MLC Insurance	Standalone Critical Illness	1	✓	1	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	1	0	0	1
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
*							· · · · · · · · · · · · · · · · · · ·
Zurich Australia	SA Trauma Insurance	1	1	✓	X	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.4 An advanced payment amount to help fund the expenses associated with a funeral.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Fifties	Blue Collar N	/lale				
6	Product	Premi	ums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insure
Company	Floudet	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery	✓	1	X	0	0	✓
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

AMP Life	Flexible Life Time Prot-Cris	√	✓	1	1	×	√
BT	Standalone Living Insurance	1	1	✓	0	×	✓
ClearView	Trauma	1	✓	✓	1	0	✓
CommInsure	Total Care Plan	1	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	1	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	1	1	0	✓
TAL	Standalone Critical Illness	1	1	1	0	×	1

АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	✓
AMP Life	Flexible Life Time Prot-Cris	1	✓	1	1	×	✓
Asgard Capital Mgnt	Trauma Protection	1	X	X	X	×	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
вт	Standalone Living Insurance	1	✓	1	0	×	1
ClearView	Trauma	✓	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	1	1	1	X	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	X
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	1
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	1
*							
Zurich Australia	SA Trauma Insurance	1	✓	1	×	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Stepped Fifties B	lue Collar Fe	emale				
		Prem	iums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3		Available 4	Indexation Available
**** "0	utstanding Value"						
AIA Australia	Crisis Recovery		1	X	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	√

ClearView	Trauma		✓	✓	✓	0	1
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	1	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	1	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓

АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP	Elevate SA Trauma Recovery Plan	✓	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	×	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	×	×	1
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	X
Asgard Capital Mgnt	Trauma Protection	✓	X	×	×	×	1
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	1	1	0	×	1
BT	Standalone Living Insurance	1	1	1	0	×	1
ClearView	Trauma	✓	1	✓	✓	0	✓
CommInsure	Total Care Plan	1	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	1	1	1	0	0	1
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓
**							
MLC Insurance	Standalone Critical Illness	1	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	1	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓
*							
Zurich Australia	SA Trauma Insurance	1	✓	√	×	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

Life Insurance Star Ratings Stand Alone Trauma



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Twenties Pr	ofessional I	Male				
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	utstanding Value"						
ClearView	Trauma	✓	1	✓	✓	0	✓
ClearView	Trauma	✓	√	✓	✓	0	✓
OnePath	OneCare Trauma Cover		✓	√	0	0	√

ВТ	Standalone Living Insurance	√	1	1	0	X	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	1
TAL	Standalone Critical Illness	✓	1	✓	0	X	✓
TAL	Standalone Critical Illness	✓	1	✓	0	X	✓

AIA Australia	Crisis Recovery	✓	✓	×	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma		✓	✓	0	0	√
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance		✓	,	0	×	√
CommInsure	Total Care Plan		√	0		0	✓
Macquarie Life	FutureWise Trauma Insurance		√	✓	0	0	_
MLC Insurance	Standalone Critical Illness		√	✓	0	0	√
MLC Insurance	Standalone Critical Illness		_	✓	0	0	
Zurich Australia	SA Trauma Insurance	✓	Image: A state of the state	✓	0	0	
Zurich Australia	SA Trauma Insurance	,	√	,	0	0	
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	✓
CommInsure	Total Care Plan	✓	√	0	✓	0	✓
Zurich Australia	SA Trauma Insurance		✓	✓	×	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Twenties Pr	ofessional Fe	emale	;			
		Premi	ums	Guaranteed	Trauma	Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability 3	Reinstatement Available	Available 4	Indexation Available
****	"Outstanding Value"						
ClearView	Trauma	✓	1	1	1	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	√	0	0	✓

вт	Standalone Living Insurance	1	✓	1	0	X	1
ClearView	Trauma	✓	1	1	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
TAL	Standalone Critical Illness	✓	1	✓	0	X	1
TAL	Standalone Critical Illness	✓	✓	1	0	X	✓

AIA Australia	Crisis Recovery	1	1	×	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	X	✓
Asteron Life	Stand Alone Trauma		✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	1
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	 Image: A second s	0	✓	0	√
MLC Insurance	Standalone Critical Illness		✓	✓	0	0	√
MLC Insurance	Standalone Critical Illness	· · · · · · · · · · · · · · · · · · ·	✓		0	0	√
OnePath	OneCare Trauma Cover	0	0	_		0	·
Zurich Australia	SA Trauma Insurance		√	,	0	0	✓
Zurich Australia	SA Trauma Insurance	√	√	√	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	×	1
Zurich Australia	SA Trauma Insurance		✓	√	×	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

Stand Alone Trauma



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Twenties I	Managerial I	lale				
6	Deciliert	Prem	iums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	Outstanding Value"						
ClearView	Trauma	✓	✓	✓	✓	0	√
ClearView	Trauma	✓	✓	✓	✓	0	√
OnePath	OneCare Trauma Cover	√	√	✓	0	0	√

вт	Standalone Living Insurance	1	✓	1	0	X	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	√	✓	1	0	0	1
OnePath	OneCare Trauma Cover	✓	✓	1	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	1
TAL	Standalone Critical Illness	1	✓	✓	0	X	1
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓

AIA Australia	Crisis Recovery	1	1	×	0	0	1
АМР	Elevate SA Trauma Recovery Plan	1	1	✓	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	1
CommInsure	Total Care Plan	✓	✓	0	✓	0	√
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	√
MLC Insurance	Standalone Critical Illness		✓	✓	0	0	√
MLC Insurance	Standalone Critical Illness		✓	✓	0	0	√
Zurich Australia	SA Trauma Insurance	_	✓		0	0	·
Zurich Australia	SA Trauma Insurance	✓	√	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	X	1
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
Zurich Australia	SA Trauma Insurance	_	✓	✓	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Twenties M	anagerial Fe	male				
		Premi	ums	Guaranteed Future	Trauma	Future Underwriting	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	"Outstanding Value"						
ClearView	Trauma	✓	✓	1	1	0	1
Macquarie Life	FutureWise Trauma Insurance		1	1	0	0	✓
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓

ВТ	Standalone Living Insurance	1	✓	1	0	X	1
ClearView	Trauma	✓	1	✓	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓
TAL	Standalone Critical Illness	✓	✓	1	0	X	✓

AIA Australia	Crisis Recovery	√	✓	X	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	×	√
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	√
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	 Image: A state of the state of	✓	0	0	√
ВТ	Standalone Living Insurance	✓	✓	✓	0	X	✓
CommInsure	Total Care Plan		✓	0		0	✓
CommInsure	Total Care Plan	· · · · · · · · · · · · · · · · · · ·	✓	0	· · · · · · · · · · · · · · · · · · ·	0	✓
MLC Insurance	Standalone Critical Illness	· · · · · · · · · · · · · · · · · · ·	√	· · · · · · · · · · · · · · · · · · ·	0	0	√
MLC Insurance	Standalone Critical Illness		√		0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	· · · · · · · · · · · · · · · · · · ·	0	✓
Zurich Australia	SA Trauma Insurance	✓	√	√	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	√	√	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	×	1
Zurich Australia	SA Trauma Insurance		✓	_	×	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Twenties Lig	ght Manual F	emal	e			
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	"Outstanding Value"						
ClearView	Trauma	✓	1	✓	✓	0	✓
OnePath	OneCare Trauma Cover		√	✓	0	0	√

ClearView	Trauma	1	1	1	√	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	1	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	1	✓	0	X	✓
TAL	Standalone Critical Illness		✓	✓	0	X	1

AIA Australia	Crisis Recovery	1	1	×	0	0	1
AMP	Elevate SA Trauma Recovery Plan	1	1	✓	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	1	1	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	 ✓ 	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	√	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
ВТ	Standalone Living Insurance	✓	1	1	0	X	1
ВТ	Standalone Living Insurance	✓	1	✓	0	X	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	1
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	· · · · · · · · · · · · · · · · · · ·	✓	√	0	0	√
Zurich Australia	SA Trauma Insurance	· · · · · · · · · · · · · · · · · · ·	✓	· · · · · · · · · · · · · · · · · · ·	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	X	1
Asteron Life	Stand Alone Trauma	 ✓ 	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	· · · · · · · · · · · · · · · · · · ·	✓	✓	X	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

**** **Life Insurance Star Ratings** Stand Alone Trauma CANSTAR



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Twenties Li	ght Manual	Male				
		Prem	iums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "(Outstanding Value"						
ClearView	Trauma	✓	✓	1	✓	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
OnePath	OneCare Trauma Cover	✓	√	✓	0	0	✓

вт	Standalone Living Insurance	1	1	1	0	X	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	1	✓	0	1
TAL	Standalone Critical Illness	✓	~	1	0	X	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

AIA Australia	Crisis Recovery	1	1	×	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	1	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	×	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
CommInsure	Total Care Plan	✓	✓	0	√	0	✓
Comminsure	Total Care Plan	,	✓	0		0	√
Macquarie Life	FutureWise Trauma Insurance		√	√	0	0	√
MLC Insurance	Standalone Critical Illness	_	√	✓	0	0	_
MLC Insurance	Standalone Critical Illness	√		✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓		√	0	0	√
Zurich Australia	SA Trauma Insurance	√	√	√	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	1
Zurich Australia	SA Trauma Insurance	✓	✓	✓	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Twenties I	Blue Collar N	/lale				
Commonly	Durchust	Prem	iums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	outstanding Value"						
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
OnePath	OneCare Trauma Cover	√	✓	√	0	0	√

ВТ	Standalone Living Insurance	√	✓	1	0	×	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
TAL	Standalone Critical Illness	✓	1	✓	0	X	✓
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓

AIA Australia	Crisis Recovery	1	✓	×	0	0	√
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	√
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	√
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	√
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	√
BT	Standalone Living Insurance	✓	✓	✓	0	X	√
CommInsure	Total Care Plan	✓	✓	0	√	0	√
CommInsure	Total Care Plan	✓	✓	0	✓	0	√
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	√	✓	√	0	0	_
MLC Insurance	Standalone Critical Illness	✓	✓	,	0	0	_
Zurich Australia	SA Trauma Insurance	√	✓	√	0	0	_
Zurich Australia	SA Trauma Insurance	√	✓	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	×	1
Zurich Australia	SA Trauma Insurance		✓	✓	X	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.

Stand Alone Trauma



We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Twenties E	Blue Collar Fo	emale				
		Prem	iums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepper	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	"Outstanding Value"						
ClearView	Trauma	✓	✓	1	✓	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓

ClearView	Trauma	✓	✓	1	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	1	✓	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓
TAL	Standalone Critical Illness	✓	✓	1	0	X	✓

AIA Australia	Crisis Recovery	✓	✓	X	0	0	1
AMP	Elevate SA Trauma Recovery Plan	√	✓	✓	0	0	✓
AMP	Elevate SA Trauma Recovery Plan	√	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	√	✓	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	√	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
BT	Standalone Living Insurance	√	✓	✓	0	X	✓
CommInsure	Total Care Plan	√	✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
Zurich Australia	SA Trauma Insurance	√	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	X	X	1
AMP Life	Flexible Life Time Prot-Cris	1	✓	1	X	X	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	1
Zurich Australia	SA Trauma Insurance	✓	✓	1	×	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

STAR We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Thirties Pro	fessional N	lale				
Compony	Product	Prem	iums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured Indexation
Company	Product	Stepped	Level 2	Insurability ³	Available	Available 4	Available
**** "Ol	utstanding Value"						
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√
TAL	Standalone Critical Illness	✓	✓	√	0	×	_

AMP	Elevate SA Trauma Recovery Plan	√	✓	1	0	0	1
BT	Standalone Living Insurance	✓	1	1	0	×	1
BT	Standalone Living Insurance	✓	1	✓	0	×	1
ClearView	Trauma	✓	1	✓	✓	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓

AIA Australia	Crisis Recovery	4	1	×	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	√
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	√	✓	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	1	✓	1	X	×	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	×	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Thirties Pro	ofessional Fe	male				
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	"Outstanding Value"						
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	,	√	√	0	0	√

AMP	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
вт	Standalone Living Insurance	✓	✓	✓	0	X	✓
Macquarie Life	FutureWise Trauma Insurance		✓	1	0	0	✓
Macquarie Life	FutureWise Trauma Insurance		1	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓
TAL	Standalone Critical Illness		√		0	X	√

AIA Australia	Crisis Recovery	✓	✓	×	0	0	✓
АМР	Elevate SA Trauma Recovery Plan		1	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	√	✓	0	0	✓
Asteron Life	Stand Alone Trauma		✓	✓	0	0	√
ВТ	Standalone Living Insurance	✓	√	✓	0	X	√
ClearView	Trauma		✓	✓	✓	0	√
ClearView	Trauma	· · · · · · · · · · · · · · · · · · ·	✓	✓	√	0	√
CommInsure	Total Care Plan		✓	0	√	0	√
CommInsure	Total Care Plan		√	0		0	√
Macquarie Life	FutureWise Trauma Insurance		√	· · · · · · · · · · · · · · · · · · ·	0	0	√
Zurich Australia	SA Trauma Insurance		√		0	0	√
Zurich Australia	SA Trauma Insurance	-	√	√	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	X	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	1	0	0	✓
Zurich Australia	SA Trauma Insurance		√		X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Thirties	Managerial M	ale				
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	"Outstanding Value"						
OnePath	OneCare Trauma Cover	 ✓ 	1	1	0	0	✓
TAL	Standalone Critical Illness	 ✓ 	✓	✓	0	×	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
ВТ	Standalone Living Insurance	1	1	1	0	X	✓
BT	Standalone Living Insurance	4	✓	✓	0	×	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	1	0	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	1

AIA Australia	Crisis Recovery	1	✓	×	0	0	1
АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	1	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	√	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	 ✓ 	✓	✓	0	0	✓
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	X	×	1
AMP Life	Flexible Life Time Prot-Cris	 ✓ 	✓	✓	×	×	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	1	✓	1	×	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Thirties Ma	nagerial Fer	nale				
		Premi	ums	Guaranteed Future	Trauma	Future Underwriting	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	"Outstanding Value"						
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	√	√	0	0	√

АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	✓
вт	Standalone Living Insurance	✓	1	✓	0	×	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

AIA Australia	Crisis Recovery	1	1	X	0	0	1
AMP	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	×	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance		1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	√	√	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	×	✓
AMP Life	Flexible Life Time Prot-Cris	1	✓	✓	X	×	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	1	✓	✓	0	0	1
Zurich Australia	SA Trauma Insurance	√	✓	√	X	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Thirties Lig	ght Manual N	lale				
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	"Outstanding Value"						
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓
TAL	Standalone Critical Illness	✓	√	✓	0	X	√

ВТ	Standalone Living Insurance	✓	1	1	0	X	1
ClearView	Trauma	✓	1	✓	✓	0	✓
ClearView	Trauma	✓	✓	1	✓	0	✓
OnePath	OneCare Trauma Cover	✓	1	1	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓

AIA Australia	Crisis Recovery	✓	1	X	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	√	✓	0	0	✓
ВТ	Standalone Living Insurance	✓	✓	✓	0	X	√
CommInsure	Total Care Plan	· · · · · · · · · · · · · · · · · · ·	✓	0		0	√
CommInsure	Total Care Plan		✓	0	· · · · · · · · · · · · · · · · · · ·	0	√
Macquarie Life	FutureWise Trauma Insurance		√	√	0	0	√
Macquarie Life	FutureWise Trauma Insurance		√	✓	0	0	
Macquarie Life	FutureWise Trauma Insurance		√	✓	0	0	
MLC Insurance	Standalone Critical Illness			,	0	0	
Zurich Australia	SA Trauma Insurance			✓	0	0	
Zurich Australia	SA Trauma Insurance	-	√		0	0	
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	X	X	√
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	✓
MLC Insurance	Standalone Critical Illness	✓	√	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	√	✓	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Thirties Lig	nt Manual Fe	male				
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	"Outstanding Value"						
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover		1	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	√	✓	0	0	√

АМР	Elevate SA Trauma Recovery Plan	√	✓	1	0	0	1
ВТ	Standalone Living Insurance	✓	1	1	0	×	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓

AIA Australia	Crisis Recovery	✓	✓	×	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	✓	X	1
AMP Life	Flexible Life Time Prot-Cris		1	✓	✓	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	×	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	√
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	√
ВТ	Standalone Living Insurance	✓	√	✓	0	X	√
ClearView	Trauma		✓	✓		0	√
ClearView	Trauma		✓	✓	√	0	√
CommInsure	Total Care Plan	· · · · · · · · · · · · · · · · · · ·	✓	0	√	0	√
CommInsure	Total Care Plan		√	0	√	0	√
Zurich Australia	SA Trauma Insurance	· · · · · · · · · · · · · · · · · · ·	✓	√	0	0	√
Zurich Australia	SA Trauma Insurance	· · · · · · · · · · · · · · · · · · ·	√	√	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	1	✓	✓	×	X	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	√	×	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Thirties I	Blue Collar M	ale				
		Premi	ums	Guaranteed	Trauma	Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability 3	Reinstatement Available	Available	Indexation Available
****	"Outstanding Value"						
OnePath	OneCare Trauma Cover	1	✓	✓	0	0	 Image: A state of the state of
TAL	Standalone Critical Illness	✓	✓	✓	0	×	√
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√

ВТ	Standalone Living Insurance	✓	1	1	0	X	1
ClearView	Trauma	✓	1	✓	✓	0	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓

AIA Australia	Crisis Recovery	1	✓	X	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	✓
ВТ	Standalone Living Insurance	 ✓ 	1	✓	0	×	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	√
CommInsure	Total Care Plan	✓	1	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	√
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	√
Macquarie Life	FutureWise Trauma Insurance	✓	 Image: A state of the state of	✓	0	0	√
MLC Insurance	Standalone Critical Illness	√	✓	√	0	0	_
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	O	,
Zurich Australia	SA Trauma Insurance	✓	√	✓	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	1	✓	1	1	×	1
AMP Life	Flexible Life Time Prot-Cris	1	✓	1	X	×	1
AMP Life	Flexible Life Time Prot-Cris	1	✓	✓	X	×	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	√	✓	√	X	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Thirties Bl	ue Collar Fer	nale				
C	Product	Premi	ums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured
Company	riouutt	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** "0	Outstanding Value"						
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	√	✓	0	0	✓
OnePath	OneCare Trauma Cover	,	✓	✓	0	0	√

АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	1
ВТ	Standalone Living Insurance	✓	1	1	0	×	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	✓
OnePath	OneCare Trauma Cover	0	0	1	✓	0	1
TAL	Standalone Critical Illness	✓	1	✓	0	X	1
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓

AIA Australia	Crisis Recovery	√	✓	×	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	×	✓
ClearView	Trauma	✓	✓	✓	✓	0	1
ClearView	Trauma	✓	√	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Zurich Australia	SA Trauma Insurance	✓	√	✓	0	0	√
Zurich Australia	SA Trauma Insurance	· · · · · · · · · · · · · · · · · · ·	✓	✓	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	X	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	1
Zurich Australia	SA Trauma Insurance	✓	✓	✓	×	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Forties Pr	ofessional M	ale				
		Premi	ums	Guaranteed	Trauma	Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability 3	Reinstatement Available	Available	Indexation Available
****	"Outstanding Value"						
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
TAL	Standalone Critical Illness	· · · · · · · · · · · · · · · · · · ·	✓	✓	0	X	√

АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	4	1	1	✓	×	1
вт	Standalone Living Insurance	4	1	1	0	X	1
ВТ	Standalone Living Insurance	✓	1	✓	0	X	✓
Macquarie Life	FutureWise Trauma Insurance	 ✓ 	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

AIA Australia	Crisis Recovery	✓	1	X	0	0	1
AMP	Elevate SA Trauma Recovery Plan		✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	×	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	√	0	√	0	✓
CommInsure	Total Care Plan	✓	√	0	✓	0	√
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	√	✓	0	0	✓
Zurich Australia	SA Trauma Insurance		✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	√	✓	✓	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	1
MLC Insurance	Standalone Critical Illness	 Image: A state of the state of	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	<pre></pre>	√	✓	X	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Forties Pro	fessional Fe	emale				
		Pren	niums	Guaranteed	Trauma	Future	Sum Insured
Company	Product	Stepped	Level	Future Insurability 3	Reinstatement Available	Available 4	Indexation Available
****	"Outstanding Value"						
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	· · · · · · · · · · · · · · · · · · ·	√	✓	0	0	√

CommInsure	Total Care Plan	✓	✓	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	1	✓	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	4

AIA Australia	Crisis Recovery	1	✓	X	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	1
ВТ	Standalone Living Insurance	✓	✓	✓	0	X	✓
BT	Standalone Living Insurance	✓	✓	1	0	X	1
ClearView	Trauma	✓	✓	✓	✓	0	√
CommInsure	Total Care Plan	<pre></pre>	✓	0	√	0	✓
Macquarie Life	FutureWise Trauma Insurance			✓	0	0	√
Zurich Australia	SA Trauma Insurance	<pre></pre>		✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	√	√	0	0	√
**							
ClearView	Trauma	✓	✓	1	✓	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	 Image: A state of the state of	✓	×	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Forties N	lanagerial Ma	ale				
		Premi	ums	Guaranteed	Trauma	Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability 3	Reinstatement Available	Available	Indexation Available
****	"Outstanding Value"						
OnePath	OneCare Trauma Cover	0	0	1	1	0	1
OnePath	OneCare Trauma Cover	√	✓	✓	0	0	✓
TAL	Standalone Critical Illness	√	✓	✓	0	X	√

АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	✓	X	1
ВТ	Standalone Living Insurance	4	1	✓	0	X	1
ВТ	Standalone Living Insurance	✓	1	✓	0	X	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	 ✓ 	✓	✓	0	0	✓
TAL	Standalone Critical Illness	 ✓ 	✓	✓	0	X	✓

AIA Australia	Crisis Recovery	1	✓	X	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	1
AMP Life	Flexible Life Time Prot-Cris	 ✓ 	✓	✓	×	X	✓
Asteron Life	Stand Alone Trauma	 ✓ 	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma		✓	1	0	0	1
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
CommInsure	Total Care Plan		✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	√	✓	✓	0	0	√
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	√	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	√	✓	✓	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	√	✓	1	X	X	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	 ✓ 	✓	✓	×	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Forties Ma	anagerial Fer	nale				
		Premi	ums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	"Outstanding Value"						
OnePath	OneCare Trauma Cover	√	1	✓	0	0	✓
OnePath	OneCare Trauma Cover	√	1	✓	0	0	✓

CommInsure	Total Care Plan	 ✓ 	✓	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
TAL	Standalone Critical Illness	√	1	✓	0	X	✓
TAL	Standalone Critical Illness		1	✓	0	X	✓

AIA Australia	Crisis Recovery	_	✓	×	0	0	1
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	√	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	√	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
ClearView	Trauma		✓	✓	✓	0	√
CommInsure	Total Care Plan		1	0	√	0	√
Macquarie Life	FutureWise Trauma Insurance		✓	✓	0	0	√
Zurich Australia	SA Trauma Insurance		1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	-	_	√	0	0	√
**							
ClearView	Trauma	✓	✓	✓	1	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	1	✓	√	X	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Forties Lig	ght Manual N	/lale				
Company	Product	Premi	iums T		Trauma Reinstatement		Sum Insured Indexation
		Stepped	Level 2	Insurability 3	Available	Available 4	Available
**** "	Outstanding Value"						
OnePath	OneCare Trauma Cover		✓	✓	0	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	×	✓
ClearView	Trauma	√	✓	✓	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	√	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	√	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓

AIA Australia	Crisis Recovery	1	✓	X	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP	Elevate SA Trauma Recovery Plan	1	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓
Asteron Life	Stand Alone Trauma	1	1	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
ВТ	Standalone Living Insurance	1	✓	✓	0	X	✓
BT	Standalone Living Insurance	✓	✓	✓	0	×	✓
ClearView	Trauma	1	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	√	✓	0	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	 Image: A state of the state of	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	,	√	√	0	0	_
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	×	×	✓
AMP Life	Flexible Life Time Prot-Cris	1	1	✓	X	×	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	1	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	1	0	0	✓
*							
Zurich Australia	SA Trauma Insurance	1	✓	1	X	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Forties Lig	ht Manual Fe	male				
		Prem	iums	Guaranteed Future	Trauma Reinstatement	Future Underwriting	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
**** '	'Outstanding Value"						
CommInsure	Total Care Plan	✓	1	0	1	0	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓

AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	X	1
CommInsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	×	1

AIA Australia	Crisis Recovery	✓	✓	X	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	1
AMP	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma		✓	✓	0	0	✓
BT	Standalone Living Insurance	 ✓ 	✓	✓	0	X	✓
BT	Standalone Living Insurance		✓	✓	0	X	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	√	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	1
Zurich Australia	SA Trauma Insurance	✓	√	✓	0	0	✓
Zurich Australia	SA Trauma Insurance		✓	√	0	0	√
**							
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	1
MLC Insurance	Standalone Critical Illness		✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Forties B	lue Collar M	ale				
		Prem	iums	Guaranteed	Trauma	Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability ³	Available	Underwriting Available 4	Indexation Available
**** "(Outstanding Value"						
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	√
TAL	Standalone Critical Illness	,	✓	√	0	X	√

AMP Life	Flexible Life Time Prot-Cris	1	1	1	✓	×	1
ClearView	Trauma	✓	1	✓	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓

AIA Australia	Crisis Recovery	✓	✓	X	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	1	0	0	1
АМР	Elevate SA Trauma Recovery Plan	1	✓	1	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	✓	×	1
Asteron Life	Stand Alone Trauma	✓	✓	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
BT	Standalone Living Insurance	✓	✓	✓	0	×	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
CommInsure	Total Care Plan	✓	✓	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	,	✓	√	0	0	√
**							
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	1
AMP Life	Flexible Life Time Prot-Cris	1	✓	1	×	X	1
Asteron Life	Stand Alone Trauma	1	1	1	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
*							
Zurich Australia	SA Trauma Insurance	✓	√	,	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Forties Bl	ue Collar Fer	nale				
		Prem	iums	Guaranteed Future	Trauma Reinstatement	Future	Sum Insured
Company	Product	Stepped	Level 2	Insurability 3	Available	Available 4	Indexation Available
****	"Outstanding Value"						
CommInsure	Total Care Plan	✓	✓	0	✓	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓

AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	1
CommInsure	Total Care Plan	✓	1	0	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓

AIA Australia	Crisis Recovery	✓	✓	×	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
ВТ	Standalone Living Insurance	✓	✓	✓	0	X	1
ClearView	Trauma	✓	√	✓	✓	0	✓
ClearView	Trauma	✓	✓	✓	✓	0	4
Macquarie Life	FutureWise Trauma Insurance	✓	√	✓	0	0	✓
TAL	Standalone Critical Illness	✓	√	✓	0	X	√
Zurich Australia	SA Trauma Insurance	✓	√	✓	0	0	✓
Zurich Australia	SA Trauma Insurance		√	,	0	0	✓
**							
MLC Insurance	Standalone Critical Illness		✓	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance		✓	✓	X	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Fifties Professi	onal M	ale				
		Premi	ums	Guaranteed	Trauma	Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability 3	Reinstatement Available	Underwriting Available 4	Indexation Available
**** "Ou	itstanding Value"						
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	1	X	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	√
TAL	Standalone Critical Illness	✓	√	√	0	X	√
TAL	Standalone Critical Illness	✓	√	✓	0	X	✓

AIA Australia	Crisis Recovery	√	✓	×	0	0	1
ВТ	Standalone Living Insurance	✓	1	1	0	X	1
ClearView	Trauma	✓	✓	✓	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	1	✓	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	1
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓

АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	1
AMP	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	×	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	1	✓	X	1
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	1
BT	Standalone Living Insurance	✓	✓	✓	0	X	1
ClearView	Trauma	✓	✓	✓	✓	0	1
MLC Insurance	Standalone Critical Illness	1	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
**							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	×	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

- 2 Premiums will be calculated based on your age at the start of the policy.
- 3 An ability to increase the sum insured without medical evidence.
- 4 An advanced payment amount to help fund the expenses associated with a funeral.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Fifties Professio	onal Fei	nale				
		Premi	ums	Guaranteed	Trauma	Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability ³	Reinstatement Available	Underwriting Available 4	Indexation Available
**** "Ol	utstanding Value"						
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	√	0	√

AIA Australia	Crisis Recovery	✓	1	×	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	√
TAL	Standalone Critical Illness	✓	✓	√	0	X	√
TAL	Standalone Critical Illness		✓	_	0	X	√

АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	\checkmark	1	0	0	1
Asteron Life	Stand Alone Trauma	✓	\checkmark	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	1	0	X	✓
BT	Standalone Living Insurance	✓	✓	1	0	X	✓
ClearView	Trauma	✓	✓	✓	✓	0	1
ClearView	Trauma	✓	✓	✓	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	√	√	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	√	0	0	√
**							
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	1
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	✓	×	0	1

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

- 2 Premiums will be calculated based on your age at the start of the policy.
- 3 An ability to increase the sum insured without medical evidence.
- 4 An advanced payment amount to help fund the expenses associated with a funeral.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Fifties Manage	erial Ma	ale				
		Premi	ums	Guaranteed	Trauma	Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability 3	Reinstatement Available	Underwriting Available 4	Indexation Available
**** "Ou	itstanding Value"						
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	X	1
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√

AIA Australia	Crisis Recovery	✓	1	×	0	0	1
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
ClearView	Trauma	✓	✓	✓	✓	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	1
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓

AMP	Elevate SA Trauma Recovery Plan	√	✓	1	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	✓
AMP Life	Flexible Life Time Prot-Cris	1	1	✓	✓	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	X	✓
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	\checkmark	✓	0	X	✓
ClearView	Trauma	✓	1	✓	✓	0	✓
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	1
**							
Zurich Australia	SA Trauma Insurance	✓	✓	✓	×	0	√

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

	Level Fifties Manage	erial Fen	nale				
		Premi	iums	Guaranteed		Future	Sum Insured
Company	Product	Stepped	Level 2	Future Insurability 3	Reinstatement Available	Available 4	Indexation Available
**** "Ou	tstanding Value"						
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	1
OnePath	OneCare Trauma Cover		✓ _	✓	0	0	√

AIA Australia	Crisis Recovery	✓	1	×	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	1
TAL	Standalone Critical Illness	✓	✓	✓	0	X	✓
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√

АМР	Elevate SA Trauma Recovery Plan	1	1	✓	0	0	1
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	1
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	1
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓
ClearView	Trauma	✓	✓	✓	✓	0	✓
ClearView	Trauma	✓	√	✓	✓	0	✓
Macquarie Life	FutureWise Trauma Insurance	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	✓	1	✓	0	0	✓
Zurich Australia	SA Trauma Insurance	√	√	✓	0	0	√
**							
MLC Insurance	Standalone Critical Illness	1	1	1	0	0	1
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	1
Zurich Australia	SA Trauma Insurance	✓	✓	✓	×	0	✓

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

Level Fifties Light Manual Male								
	Product	Prem	Premiums		Trauma	Future	Sum Insured	
Company		Stepped	Level 2	Future Insurability 3	Reinstatement Available	Underwriting Available 4	Indexation Available	
****	"Outstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	1	0	0	1	
TAL	Standalone Critical Illness	✓	✓	✓	0	×	✓	
TAL	Standalone Critical Illness	✓	✓	✓	0	×	√	

AIA Australia	Crisis Recovery	✓	✓	X	0	0	1	
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	×	✓	
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	✓	
Macquarie Life	FutureWise Trauma Insurance	✓	1	1	0	0	1	
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓	

АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1	
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓	
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	X	×	1	
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	×	✓	
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	✓	×	1	
Asteron Life	Stand Alone Trauma	✓	1	1	0	0	1	
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓	
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓	
BT	Standalone Living Insurance	✓	✓	✓	0	×	✓	
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓	
ClearView	Trauma	✓	✓	✓	✓	0	✓	
ClearView	Trauma		✓	✓	✓	0	1	
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓	
MLC Insurance	Standalone Critical Illness	√	✓	✓	0	0	1	
MLC Insurance	Standalone Critical Illness	√	✓	✓	0	0	1	
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	√	
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓	
Zurich Australia	SA Trauma Insurance	√	✓	√	0	0	✓	
**								
Zurich Australia	SA Trauma Insurance	✓	√	✓	X	0	1	

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

Level Fifties Light Manual Female									
Company	Product	Premi	Premiums		Trauma	Future	Sum Insured		
		Stepped	Level 2	Future Insurability ³	Available	Underwriting Available 4	Indexation Available		
****	"Outstanding Value"								
OnePath	OneCare Trauma Cover	0	0	1	1	0	✓		
OnePath	OneCare Trauma Cover	_	✓	✓	0	O	_		

AIA Australia	Crisis Recovery	1	✓	×	0	0	1		
AMP Life	Flexible Life Time Prot-Cris	1	1	1	1	×	1		
AMP Life	Flexible Life Time Prot-Cris	1	1	✓	✓	×	✓		
Macquarie Life	FutureWise Trauma Insurance	1	1	✓	0	0	1		
Macquarie Life	FutureWise Trauma Insurance	1	1	✓	0	0	✓		
Macquarie Life	FutureWise Trauma Insurance	1	1	✓	0	0	✓		
OnePath	OneCare Trauma Cover	✓	1	✓	0	0	✓		
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓		
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓		

AMP	Elevate SA Trauma Recovery Plan	√	✓	✓	0	0	✓		
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓		
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	×	×	✓		
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	×	×	✓		
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓		
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓		
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓		
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓		
BT	Standalone Living Insurance	✓	✓	✓	0	×	✓		
ClearView	Trauma	✓	1	✓	✓	0	✓		
ClearView	Trauma	✓	1	✓	✓	0	1		
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓		
Zurich Australia	SA Trauma Insurance	_	✓	√	0	0	√		
**									
MLC Insurance	Standalone Critical Illness	1	✓	1	0	0	1		
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓		
*									
Zurich Australia	SA Trauma Insurance	1	√	1	X	0	1		

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

Level Fifties Blue Collar Male								
		Premiums		Guaranteed		Future	Sum Insured	
Company	Product	Stepped	Level 2	Future Insurability 3	Reinstatement Available	Underwriting Available 4	Indexation Available	
**** "Ou	itstanding Value"							
OnePath	OneCare Trauma Cover	✓	✓	✓	0	0	✓	
TAL	Standalone Critical Illness	✓	✓	✓	0	X	√	
TAL	Standalone Critical Illness	✓	√	✓	0	X	√	

AIA Australia	Crisis Recovery	1	1	×	0	0	✓	
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓	
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓	
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓	
OnePath	OneCare Trauma Cover	0	0	✓	✓	0	✓	

АМР	Elevate SA Trauma Recovery Plan	1	1	1	0	0	1	
АМР	Elevate SA Trauma Recovery Plan	✓	✓	✓	0	0	✓	
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	1	
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	✓	
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	X	X	✓	
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓	
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓	
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓	
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓	
BT	Standalone Living Insurance	✓	✓	✓	0	X	✓	
ClearView	Trauma	✓	✓	✓	✓	0	✓	
ClearView	Trauma	1	✓	✓	✓	0	1	
Macquarie Life	FutureWise Trauma Insurance	✓	√	✓	0	0	✓	
MLC Insurance	Standalone Critical Illness	✓	✓	✓	0	0	✓	
MLC Insurance	Standalone Critical Illness	√	√	✓	0	0	✓	
OnePath	OneCare Trauma Cover	✓	√	✓	0	0	✓	
Zurich Australia	SA Trauma Insurance	✓	√	✓	0	0	✓	
Zurich Australia	SA Trauma Insurance	✓	√	√	0	0	✓	
**								
Zurich Australia	SA Trauma Insurance	✓	✓	√	X	0	 Image: A state of the state of	

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

- 2 Premiums will be calculated based on your age at the start of the policy.
- 3 An ability to increase the sum insured without medical evidence.
- 4 An advanced payment amount to help fund the expenses associated with a funeral.



Stand Alone Trauma

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature

Level Fifties Blue Collar Female								
Company	Product	Premi	Premiums		Trauma	Future Underwriting	Sum Insured	
		Stepped	Level 2	Future Insurability 3	Available	Available	Indexation Available	
****	"Outstanding Value"							
OnePath	OneCare Trauma Cover	0	0	1	1	0	1	
OnePath	OneCare Trauma Cover	_	✓	√	0	0		

AIA Australia	Crisis Recovery	✓	1	×	0	0	✓	
AMP Life	Flexible Life Time Prot-Cris	✓	✓	1	1	×	✓	
AMP Life	Flexible Life Time Prot-Cris	✓	✓	✓	✓	X	✓	
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓	
Macquarie Life	FutureWise Trauma Insurance	✓	✓	✓	0	0	✓	
Macquarie Life	FutureWise Trauma Insurance	✓	✓	1	0	0	✓	
OnePath	OneCare Trauma Cover	✓	1	1	0	0	✓	
TAL	Standalone Critical Illness	✓	1	✓	0	×	✓	
TAL	Standalone Critical Illness	✓	-	✓	0	X	✓	

АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	 ✓ 	
АМР	Elevate SA Trauma Recovery Plan	✓	1	✓	0	0	✓	
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	×	✓	
AMP Life	Flexible Life Time Prot-Cris	✓	1	✓	X	×	✓	
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓	
Asteron Life	Stand Alone Trauma	✓	✓	✓	0	0	✓	
Asteron Life	Stand Alone Trauma	✓	1	✓	0	0	✓	
BT	Standalone Living Insurance	✓	✓	1	0	×	✓	
ВТ	Standalone Living Insurance	✓	1	✓	0	×	✓	
ClearView	Trauma	✓	1	1	✓	0	✓	
ClearView	Trauma	✓	1	✓	✓	0	✓	
Zurich Australia	SA Trauma Insurance	✓	✓	✓	0	0	✓	
Zurich Australia	SA Trauma Insurance	<pre></pre>	✓		0	0		
**								
MLC Insurance	Standalone Critical Illness	✓	1	1	0	0	1	
MLC Insurance	Standalone Critical Illness	✓	1	✓	0	0	✓	
*								
Zurich Australia	SA Trauma Insurance	√	~	✓	×	0	1	

1 Premiums will be recalculated (and will usually increase) on each policy anniversary based on your age at that time.

2 Premiums will be calculated based on your age at the start of the policy.

3 An ability to increase the sum insured without medical evidence.