



# *Trauma Claims*

A Guide For You

The Trustee for The Yurko Family Trust T/A Thrive Financial Planning | ABN 80 346 511 003  
Corporate Authorised Representative 000449875  
Beryllium Advisers Pty Ltd | ABN 30 646 510 769 | AFSL 528250



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## Important Disclosures

Thrive Financial Planning is a privately owned enterprise operating on the Sunshine Coast in Queensland. Our advisory team is committed to providing quality financial advice and a wide choice of products and/or services to suit individual client circumstances.

We are registered with and regulated by the Australian Securities and Investment Commission. When performing our duties, we are obliged by law to act in your best interests and provide appropriate advice. Additionally, we are bound by a Code of Ethics.

Please refer to our Financial Service Guide for comprehensive information about our offering.

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## General Advice Warning

This document may contain general advice and does not take into account your objectives, financial situation or needs. You should consider whether the advice is suitable for you and your personal circumstances. Before you make any decision about whether to acquire a certain product, you should obtain and read the relevant product disclosure statement. Should you require personal advice, we encourage you to contact our team – details below.

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## Get In Touch

### General Enquiries

 1/21 Empire Crescent, Chevallum, Queensland 4555

 [Thrivefinancial.com.au](http://Thrivefinancial.com.au)

 [admin@thrivefinancial.com.au](mailto:admin@thrivefinancial.com.au)



Rachael Yurko  
Authorised Representative 336473  
0432 067 181  
[rachael@thrivefinancial.com.au](mailto:rachael@thrivefinancial.com.au)



Callum Glasby  
Authorised Representative 361186  
0421 005 274  
[callum@thrivefinancial.com.au](mailto:callum@thrivefinancial.com.au)

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## Trauma

Trauma contracts vary between insurers – both with the conditions listed, and with the definitions attached to each condition. The best way to determine if your affliction is covered is to check the relevant Product Disclosure Statement.

The Risk Info website is a great resource:

- [Head here for older contracts](#)
- [Head here for ones taken out in the last few years.](#)



**Below are conditions which are commonly listed across most insurers:**

Cancer (including brain or spinal cord tumour & melanoma)

Heart conditions such as:

- Cardiomyopathy
- Angioplasty
- Heart surgery
- Heart attack
- Primary pulmonary hypertension
- Stroke

Loss of limbs, sight, hearing or speech

Occupationally or medically acquired HIV, hepatitis B or C

End stage kidney or liver failure

Brain and nerves bacterial meningitis

Coma

Dementia and Alzheimer’s disease

Parkinson’s disease with impairment

Diplegia

Encephalitis

Hemiplegia

Major head trauma with permanent neurological deficit

Motor neurone disease

Muscular dystrophy

Multiple sclerosis with impairment

Paraplegia

Quadriplegia

Respiratory chronic lung disease

Pneumonectomy

Severe rheumatoid arthritis

Endocrine system advanced diabetes mellitus

Blood aplastic anaemia

Meningococcal disease

Loss of independent existence

Major organ or bone marrow transplant

Severe burns

If you’ve got questions and would like to arrange a chat – hit [submit a claim](#) to book a call.



*Empowering Financial Freedom.*  
**Simple.**

*Rachael Yurko*

Callum Glasby

**Principal & Senior Financial Adviser**

0432 067 181



*Callum Glasby*

Callum Glasby

**Senior Financial Adviser**

0421 005 274



[www.thrivefinancial.com.au](http://www.thrivefinancial.com.au)

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