



Live for today.
Plan for tomorrow.

aia.co.nz



HEALTHIER, LONGER,
BETTER LIVES



Cover yourself for life's possibilities

While we're quick to insure our homes and cars, we often hesitate when it comes to our income and lives. But why?

There's a Kiwi mentality that everything will turn out fine, and mostly it does. However, this isn't always the case with your health; it can change - in a single moment.

Taking the time to create a personal insurance plan prepares you for life's unpredictable moments.

Enjoy today

With a plan in place, you'll know you have access to the medical and financial support you need, when you need it. You can focus on living life to the full, with less worry and more certainty about you, your loved ones and your business.

Types of personal insurance

There are different types of insurance options available, to cover all sorts of life events.

Find what's relevant and important to you. They all provide financial flexibility so you can focus on recovery. Your insurance will work above and beyond what New Zealand's public systems can provide to look after you when, where and how you need.



Health

Takes care of your medical bills and provides faster medical care that suits your needs.



Life

Protects your loved ones' futures by providing them with a lump sum payment if you pass away, or are diagnosed with a terminal illness.



Trauma

Pays a lump sum payment if you suffer from a specified critical illness or injury. This could be used to cover medical bills or time off work.



Income Protection

Replaces your income if you're unable to work due to illness or injury so your lifestyle can be maintained or adjusted for your situation.



Total Permanent Disablement

Enables you to cover costs associated with becoming totally disabled.



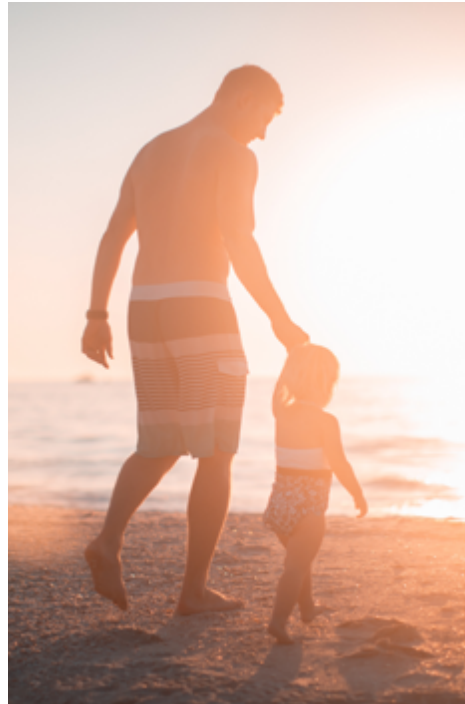
Business and Rural

Helps your business or farm to financially continue operating if you or a key person faces illness, injury, or death.

Shane

AIA customer

“I was unsure if insurance was worth the money, but after my cancer diagnosis it's clear that **insurance is invaluable. It ensures you can get on with life** with your family after a major trauma. Thanks so much.”



In New Zealand:



Each day **63 people**
will hear the words
“you have cancer”¹

Every **90 minutes**
one of us dies of
heart disease²



The approximate
waiting times for
hospital procedures is:
Public **177 Days**
Private **76 Days**³

377 lives were lost
in **car accidents**
in 2018⁴



Sources: ¹ June 2019. Cancer Society. <https://auckland-northland.cancernz.org.nz/> | ² June 2019. The Heart Foundation. www.heartfoundation.org.nz | ³ March 2016. TNS. Report: 'Assessing the demand for Elective Surgery amongst New Zealanders' | ⁴ April 2019. The Ministry of Transport. <https://www.transport.govt.nz/mot-resources/road-safety-resources/road-deaths/2018-road-deaths/>



Live your healthy with AIA

From Cape Reinga to Stewart Island,
and everywhere in between, we
partner with our customers and
empower them to live their
version of healthy, every day.





A family favourite

AIA Group has been around for 100 years and we're the largest life insurer in the world*, and in New Zealand we protect over half a million** Kiwis and their families. We're committed to helping people make positive lifestyle changes one small step at a time, to lead healthier, longer, better lives.



Easy claims and dedicated support

We're here when you need it the most. We look for ways to make the claims process as simple and transparent as possible, focusing on getting you back to your 'healthy'. We'll assist with the coordination of a rehabilitation program should you need one.



AIA Vitality

We're committed to helping Kiwis live healthier, longer, better lives. As an AIA customer you can sign up for our scientifically-backed health and wellbeing program AIA Vitality. You can earn rewards while improving your health.



Future proof products

As the insurance and medical industries change and treatments advance, so too do our products. Our Enhancement Pass Back Benefit is our commitment to customers to keep our insurance relevant. Changes we make to our AIA Living products in the future are automatically passed back to you, offering you even more at claim time.

*AIA Group is the world's largest life insurer company by market capitalisation. Source: Bloomberg, 17 June 2019.

**Lives assured for retail and group schemes, 9 July 2019.

Rewarding better lifestyle choices with AIA Vitality

AIA Vitality can take you on a journey to better health – where you get to know your health, improve it and enjoy the rewards for doing so.

AIA Vitality

Once you've joined, you can earn AIA Vitality points through a number of health and fitness related activities.

As a new member, you start on Bronze Status and work your way up by completing health-related activities. The more points you earn the higher your status and the bigger the rewards. Simple.





Know your health

Understand your health with specialised and comprehensive feedback.



Improve your health

Get access to quit smoking programs and dietary advice.



Enjoy the rewards

Your active lifestyle leads to amazing rewards, thanks to the top brands we've teamed up with.



AIA Vitality

aiavitality.co.nz

You could be eligible for an initial premium discount of 10%.

AIA LIVING

Here to help you with whatever you're living with today, and making the most of tomorrow.

At AIA, one of the ways we help Kiwis live healthier, longer, better lives is by providing innovative, comprehensive insurance solutions, tailored to New Zealanders.

Introducing **AIA Living**, our range of personal and business insurance. Designed with different needs in mind, you can choose which products are relevant to you.



Go to aia.co.nz for more information on our AIA Living product range.

Our products



Health Insurance

Extensive cancer care, unlimited surgery, diagnostic testing, and ability to choose your medical providers. Available for children from birth with no underwriting within the first three months of their life.



Life Insurance

Provides a lump sum when you pass away, an early payment if you're diagnosed with a terminal illness, and an upfront payment of \$15,000 to cover immediate expenses like funeral costs.



Trauma Insurance

Covers you for over 50 defined medical conditions and is available as standalone insurance from 2 years old.



Income Protection Insurance

We go beyond the monthly payments. As well as helping to replace your income, our experienced team work with you to get you back to living your life.



Total Permanent Disablement Insurance

A lump sum payment and support from our experienced team to work through next steps and adapting to your new world.



Business and Rural Insurance

We can help you look after what you've built whether you're new to business, wear gumboots to work, or employ people all across New Zealand.

Let's have a chat

The next step is to call 0800 500 108, go to aia.co.nz, or email enquireNZ@aia.com and find an adviser to work out what's right for you.

Some advisers can visit you at home, even after the kids are in bed.

There's no obligation to take out any insurance and most advisers won't charge you for their time. No harm in a chat over a cuppa right?

AIA Vitality

AIA Vitality is our personalised, scientifically-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. It helps you understand your current state of health, provides tools to improve it and offers great incentives to keep you motivated on your journey. The life assured under any eligible AIA policy can take out an AIA Vitality membership.

aiavitality.co.nz



airpoints™

As an AIA customer, you can earn Airpoints Dollars™ for premiums paid on your eligible insurance policy.

aia.co.nz/airpoints



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Disclaimer

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.



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