



PERSONAL

PRE-EXISTING CONDITION AND HAZARDOUS ACTIVITY EXCLUSIONS

AIA EVERYDAY

LIFE

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Important information regarding when your policy won't pay a claim

The AIA Everyday Life policy contains several standard exclusions, which you can read about in the policy document.

There are two main exclusions that are important to understand. These relate to pre-existing conditions and hazardous activities. In addition to these two main exclusions it is also important to note that your claim will not be paid if your death or terminal illness is caused or contributed to by suicide or attempted suicide.

PRE-EXISTING CONDITION EXCLUSION

Your death or terminal illness won't be covered if it is related to any health issues that you already have or have had (defined as 'Pre-Existing Conditions' in the policy wording). You will be covered if your death or terminal illness is related to any new illness, injury or medical condition after the policy start date.



Here are 2 examples to help you understand:



Example 1:

Raj has an existing heart condition. His free AIA Everyday Life policy is issued. Four months later he develops another heart condition and he suffers a heart attack and dies.

Raj's doctor confirms that the existing heart condition contributed to his new heart condition. Since Raj's death is related to a **Pre-Existing Condition**, the death claim is declined.



Example 2:

Tash feels a lump in her breast but decides not to see her doctor about it. Three months later Tash is issued with a free AIA Everyday Life policy. Two months after her policy start date, Tash discusses the lump with her doctor and after further tests it is discovered that she has breast cancer and is terminal.




Tash's claim is declined because she felt the lump in her breast and decided not to seek medical help. This means her condition is classed as a **Pre-Existing Condition**.

What is a Pre-Existing Condition?

Generally, a pre-existing condition is any health issue that you are currently having or already had before the start date of the policy. This could be any illness, injury or medical condition you have at any time before the policy start date, and includes the following:

- Any health issue that you know about;
- Any health issue which you've taken or were prescribed medication for;
- Any health issue which you sought medical help for, or intended to seek medical help for;
- Any health issue where you were experiencing signs or symptoms for which a reasonable person in your circumstances would have sought medical help.

Below are some examples of Pre-Existing Conditions to help you understand.

Example	Why is this a Pre-Existing Condition?
David was prescribed cholesterol pills before the start date of his free AIA Everyday Life policy, but never picked them up.	 Because David has been prescribed medication.
Arvin noticed blood in his stool and went to the doctor where he was referred for testing, however he never went to complete these tests.	 Because Arvin has sought medical help or he intended to seek medical help.
Katie discovered a lump on her breast before the start date of her free AIA Everyday Life policy. While a reasonable person would go to the doctor, Katie ignored the lump.	 Because Katie was experiencing signs or symptoms for which a reasonable person in her circumstances would have sought medical help.



The full definition of a Pre-Existing Condition will be used for assessment of AIA Everyday Life claims and can be found in the policy document.

What is not a Pre-Existing Condition?

A health issue is not classed as a Pre-Existing Condition if:

- You were cured or medically cleared of the health issue by a registered medical practitioner before the policy start date; or
- You provide medical evidence acceptable to AIA that you did not have any reoccurrence of that Pre-Existing Condition during the five years before the claim event.

Here are 2 examples to help you understand what is not a pre-existing condition:

Example	Why is this not a Pre-Existing Condition?
Before the policy start date, Sean discovers a melanoma which he has promptly removed. Sean's doctor confirms that he is medically cleared of the condition.	 Because Sean was medically cleared of his melanoma before the start date of his free AIA Everyday Life policy.
David had a very mild stroke 6 years before the start date of his AIA Everyday Life policy. He recovered fully and has not had a recurrence. Two months after his policy start date, he had a large stroke that lead to his death 2 days later.	 Because there was no reoccurrence of David's stroke for more than five years before the claim event.

Your death or terminal illness won't be covered if it is related to your participation in a hazardous activity.

For the purposes of this free AIA Everyday Life policy, a Hazardous Activity means the following:

- Any form of aviation other than as a fare-paying passenger on a Commercial Airline on a regular route.
- Any activity at a height of 20 metres or more above ground outside a building or in a building under construction, or at a depth of 30 metres or more below ground or underwater.
- Any activity involving the use of firearms or explosives.
- Participation in, or training or preparation for, any competitive motorsport activity.
- Any form of mountaineering, rock climbing, abseiling or off-piste snow sport (skiing, snowboarding or any other activity outside of a marked run).



The following examples aim to provide you with some insight into how the Hazardous Activity exclusion may be applied in practice.

These are examples only of the possible application of the free AIA Everyday Life exclusions to certain basic hypothetical scenarios. The examples are of a general nature only and do not take into account individual circumstances.

Any claim under an AIA Everyday Life policy will be considered and assessed on an individual basis with regard to the particular facts of the claim, including any supporting medical and other evidence obtained during the claims assessment process.

Hazardous Activity examples

1. Use of firearms



Example:
Deer Hunting

Jim is a keen deer hunter and goes hunting with friends using his .22 rifle. While walking back from an unsuccessful day hunting, the track gives way and Jim falls down a steep ravine and unfortunately dies.

Claim decision:
Accepted



Although Jim was returning from hunting, his injury wasn't related to his firearm so the claim resulting from his accident would be accepted. If however, Jim had died by using his or another firearm, then any resulting claim would be declined as any activity which involves firearms is defined as a Hazardous Activity under the AIA Everyday Life policy conditions.

2. Activity at depth



Example:
Diving

Gavin is a deep sea wreckage salvage diver and regularly dives to significant depths. Whilst returning to the surface from a 35 meter dive, Gavin suffers the Bends and is hospitalised in a coma. He later dies.

Claim decision:
Declined



Gavin's injury was caused or contributed to by diving at a depth greater than 30 metres. Any activity at a depth of more than 30 metres is defined as a Hazardous Activity under the AIA Everyday Life policy conditions.

3. Mountaineering, rock climbing, abseiling or off-piste snow sport (skiing, snowboarding or any other activity outside of a marked run).



Example:
Rock climbing

Ashley enjoys rock climbing on the weekends after she did a course through work. She is safety conscious and always climbs with ropes, has a friend as a spotter and all the appropriate safety gear. However, despite being cautious, Ashley falls and dies as a result.

Claim decision:
Declined



Ashley was participating in rock climbing which is defined as a Hazardous Activity under the AIA Everyday Life policy conditions.

4. Activity at height



Example:
A scaffolder working above 20 metres

Kevin is a scaffolder and regularly works at heights above 20 metres. When unloading the scaffolding from the truck, several poles fall on him and he suffers multiple fractures and injuries and dies as a result.

Claim decision:
Accepted



Whilst any accidents occurring whilst Kevin was working at over 20 metres would be excluded, Kevin's injury occurred at ground level and would therefore be accepted

5. Participating in competitive motorsport activity



Example:
Rally sport

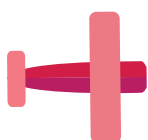
Ben is a keen hobby mechanic and rally sport enthusiast and has built and races a Mark II Ford Escort. Whilst taking part in a local rally competition in Ashley Forrest, he misjudges a corner and strikes a tree. Ben unfortunately dies as a result of the accident.

Claim decision:
Declined



Ben's injury was caused by participating in competitive motorsport. Participating in, or training or preparation for competitive motorsport activity is defined as a Hazardous Activity under the AIA Everyday Life policy conditions, so his claim would be declined.

6. Recreational aviation



Example:
Recreational flying

Chris has shares in a micro light plane and flies on the weekend when the weather is good. Chris crashes when attempting to land at the airstrip and dies as a result of his injuries.

Claim decision:
Declined



Chris's death was caused or contributed to by participating in an aviation activity that is defined as a Hazardous Activity under the AIA Everyday Life policy wording.

If you are unsure whether an activity that you are wanting to take part in is a Hazardous Activity, please contact us by phone at 0800 500 108, 8am-6pm Monday to Friday, to discuss the details to make sure you will be covered if anything should go wrong.





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