

AIA (ex-Branch)

Enhancements effective 1 December 2020

The following is a summary of enhancements that we've made to the following AIA (ex-branch) products:

- Personal Cover – Life Cover
- Personal Cover – Vital Income Protection
- Personal Cover – Trauma Cover
- Business Cover Professional – Life Cover
- Business Cover Professional – Trauma Cover
- Business Cover Professional – New to Business Cover

These enhancements will only apply for the built-in benefits or for optional benefits that you already have and where the claimable event occurs after the effective date of the enhancement.


The enhanced section will only apply if it is favourable to you. Rest assured, at claim time, we will continue to apply the policy wording you were issued with if it results in a better claims outcome for you.


This summary is a guide only and is subject to the terms and conditions of the policy wording.

KEY

N New Benefit / Condition Introduced

E Enhanced to broaden cover

 No Change

 Benefit unavailable / Not applicable with specified product

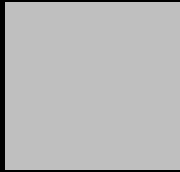
Life Enhancements – Effective 1 December 2020

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			Personal	Business
			Life Cover	Life Cover
Looking after loved ones	Repatriation Benefit	<p>ENHANCEMENT TO BROADEN COVER</p> <p>The Repatriation Benefit widened to reimburse the costs of returning a life assured's body to New Zealand or their home country.</p>	E	E

Trauma Enhancements – Effective 1 December 2020

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			Personal	Business
			Trauma Cover	Trauma Cover
Looking after loved ones	Children's Benefit Conversion Option	<p>ENHANCEMENT TO BROADEN COVER</p> <p>The Children's Benefit Conversion Option has been widened to allow conversion to either standalone trauma cover, or accelerated trauma cover with an equal amount of life cover.</p>	E	
Medical Conditions	Angioplasty	<p>ENHANCED WORDING & QUALIFYING EVENTS</p> <p>The Angioplasty (partial payment) definition has been enhanced removing the requirement for any subsequent angioplasty procedure to occur at least 6 months after any previous angioplasty procedure.</p>	E	E

Income Protection Enhancements – Effective 1 December 2020

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			Personal	Business
			Vital Income Protection	New to Business
	Rehabilitation and Support	<p>NEW PROVISION ADDED</p> <p>Introduced to align with other AIA Living Income Protection offerings and, to demonstrate our focus on working with customers to consider what rehabilitation or functional support could assist their return to work or improve their capacity to work as appropriate.</p>	N	N