



AIA Real

Enhancements to Trauma products

The following is a summary of enhancements that we've made to our AIA Real Trauma products. 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	<input type="checkbox"/> No Change	N/A Benefit unavailable / Not applicable with specified product
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Trauma Enhancements – Effective 12 March 2019

		Personal	Business	
		Real Trauma	Real Trauma	
Built in Benefits				
Looking after the customer	Medical Advancements	NEW PROVISION INTRODUCED Medical technology is moving fast and techniques used to diagnose medical conditions can change quickly. We have added a new Medical Advancements Provision which means that if any diagnostic techniques or investigations used in our wordings have been superseded we will consider these when assessing a condition.	N	N
	Full Payment Medical conditions	There have been a number of Medical Definition Impacts – see the Medical Definitions overview for more details		
	Partial Payment Medical conditions			
	Counselling Benefit	NEW BENEFIT INTRODUCED Provides reimbursement up to \$2,500 (including GST) in costs towards psychiatric or psychological consultations or counselling where the support treatment and/or consultations directly relate to a claim under the policy.	N	N
	Financial Planning and Legal Benefit	ENHANCEMENT TO INCREASE BENEFIT Increased the total benefit available to access Financial and Legal Services from \$750 to \$1000 (including GST).	E	E
	Newborn Children's Benefit	NEW BENEFIT INTRODUCED Provides a lump sum payment if the biological child of the life assured is born with any of the conditions specified in the policy and survives for at least 30 days after birth. We'll pay 20% of the sum assured up to a maximum of \$50,000.	N	N/A
	Parents Grieving Benefit	ENHANCEMENT TO INCREASE BENEFIT Should the unthinkable happen and your child dies, you will receive a lump sum of \$2,000 if the child is under 10 years of age. If the child is aged between 10 and 21 years, the benefit amount has been increased to \$15,000.	E	N/A

		Personal	Business
		Real Trauma	Real Trauma
Optional Benefits			
Buyback Life Cover Benefit	ENHANCEMENT TO AVAILABLE CONDITIONS Introduced additional condition of permanent loss of hearing.	E	E
Pregnancy Complications Benefit	NEW BENEFIT INTRODUCED Introduced Pregnancy Complications Benefit as a new additional part of the Optional Children's Trauma Top Up Benefit. This provides a lump sum payment of \$10,000 in the event the life assured suffers one of the pregnancy complications defined in the policy.	N	N/A
Medical Definitions Overview			
Malignant melanoma	ENHANCED DEFINITION Enhanced full payment definition for Malignant melanoma. Provides full payment for malignant melanoma of at least 1.0mm thickness as determined by histological examination using the Breslow thickness histological classification, are graded higher than Clark Level 2, or showing no evidence of ulceration.	✓	✓
Carcinoma in situ radical surgery	ENHANCED DEFINITION Inclusion of chemotherapy and radiotherapy treatment for carcinoma-in-situ radical surgery.	✓	✓
Benign brain tumour	ENHANCED DEFINITION Enhanced the definition to allow claims for benign brain tumours treated by chemotherapy or radiotherapy.	✓	✓
Triple vessel angioplasty	ENHANCED DEFINITION Broadened policy wordings to provide cover for triple vessel angioplasty's in more than one procedure	✓	✓
Cardiomyopathy	EXCLUSION REMOVED Removed drug & alcohol exclusion	✓	✓
Parkinson's disease	ENHANCED DEFINITION Benefit clause enhanced to provide full payment on unequivocal diagnosis.	✓	✓
Multiple sclerosis	ENHANCED DEFINITION Benefit clause enhanced to provide to full payment on unequivocal diagnosis.	✓	✓
Muscular dystrophy	ENHANCED DEFINITION Benefit clause enhanced to provide full payment on unequivocal diagnosis.	✓	✓
Peripheral neuropathy	EXCLUSION REMOVED Removed drug & alcohol abuse exclusion	✓	✓
Coma	ENHANCED DEFINITION Provided clarity on what constitutes a coma. Use of Glasgow coma scale.	✓	✓
Serious Burns	NEW DEFINITION INTRODUCED New partial payment definition introduced for lesser of 25% of the sum insured or \$75,000.	✓	✓
Chronic lung disease	ENHANCED DEFINITION Updated definition to respond to cases of lung disease not currently captured.	✓	✓

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Severe osteoporosis	NEW DEFINITION INTRODUCED		
	Introduced a new definition with payment tiers based on age at diagnosis. If diagnosed BEFORE 50 years old - maximum limit the lesser of 25% of the sum insured or \$75,000 New payment tier: If diagnosed AFTER 50 years of age 25% of the sum insured to a maximum of \$10,000	✓	✓
Advanced diabetes	ENHANCED DEFINITION		
	Enhanced to show the distinction between Type 1 diabetes and Advanced Type 2 diabetes	✓	✓
Severe illness or Injury	NEW DEFINITION INTRODUCED		
	Provides a product response for a major medical condition or major injury that isn't specifically covered in the policy wording.	✓	✓