

AIA Living Enhancements to Trauma Products

23 July 2021

The following is a summary of enhancements that we've made to our AIA Living 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	No Change		Benefit unavailable / Not applicable with specified product	C	Clarification
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Trauma Enhancements – Effective 23 July 2021

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			Critical Conditions	Progressive Care	Critical Conditions	Progressive Care
Looking after the customer	Medical Condition Definitions	NEW BENEFIT/CONDITION INTRODUCED Introduction of new partial benefit conditions: - Cardiac Defibrillator; - Pacemaker Insertion;	N		N	
		NEW BENEFIT/CONDITION INTRODUCED Introduction of new partial benefit conditions: - Cerebral Aneurysm.	N	N	N	N
		ENHANCEMENT TO BROADEN COVER Benign brain tumour definition broadened to include Benign spinal tumour.	E	E	E	E
		ENHANCEMENT TO BROADEN COVER Carcinoma in Situ Radical Surgery definition broadened to include immunotherapy treatment.	E	E	E	E
		ENHANCEMENT TO BROADEN COVER Aplastic Anaemia definition broadened to include Haemopoietic stem cell transplantation.	E	E	E	E

	Suspension of Premium	<p>ENHANCED WORDING & QUALIFYING EVENTS</p> <ol style="list-style-type: none"> 1. Name change to 'Suspension of Cover' for improved clarity and consistency across benefits. 2. Broadening coverage to provide the following additional conditions under which a customer can suspend cover for up to 12 months: The life assured: <ul style="list-style-type: none"> - becomes unemployed or redundant;, or - experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or - if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year). 	E		E	
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