

# AIA Living Enhancements 28 November 2022

The following is a summary of enhancements that we've made to our AIA Living products. These enhancements only apply to Built-in or Optional Benefits that you already have and where the claimable event occurred after the effective date of the enhancement (28 November 2022).

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

<b>N</b>	New Benefit / Condition Introduced	<b>E</b>	Enhanced to broaden cover		No Change		Benefit unavailable / Not applicable with specified product	<b>C</b>	Clarification
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## Trauma Enhancements – Effective 28 November 2022

This summary is a guide only and is subject to the terms and conditions of the policy wording.		Personal		Business	
		Critical Conditions	Progressive Care	Critical Conditions	Progressive Care
<b>Built-in Children's Trauma and Optional Children's and Maternity Benefits</b>	<b>ENHANCED TO BROADEN COVER</b> Widened the coverage ages for both benefits to provide cover from 3 months to the child's 21st birthday (currently 2 - 21 years).	<b>E</b>	<b>E</b>	<b>E</b>	<b>E</b>
<b>Congenital conditions exclusion</b>	<b>ENHANCED TO BROADEN COVER</b> Amended to only exclude congenital conditions where signs and symptoms develop before the child is 3 months of age (currently all congenital conditions are excluded regardless of when they first present).	<b>E</b>	<b>E</b>	<b>E</b>	<b>E</b>



<b>Built-in Newborn Children's Benefit</b>	<b>NEW CONDITIONS INTRODUCED</b> Introduced three new claimable conditions - Tetralogy of Fallot, Transposition of Great Vessels and deafness.	N	N	N	N
	<b>ENHANCED TO BROADEN COVER</b> Enhanced the existing 'absence of two or more limbs' condition to cover 'absence of one or more limbs'.	E	E	E	E
<b>Children's Congenital Conditions Benefit</b>	<b>NEW BENEFIT INTRODUCED</b> Introduced a new 'Children's Congenital Conditions Benefit' into the Optional Children's & Maternity Benefit, providing cover if a child is diagnosed with and undergoes treatment for one of 8 listed congenital conditions.	N	N	N	N
<b>Severe Illness or Injury Benefit definition</b>	<b>ENHANCED TO BROADEN COVER</b> Changed the timing of the 90-day impairment test to start when the life assured is first admitted into the intensive care or high dependency unit instead of the hospital discharge date. This will better support those customers who have extended hospital stays.	E	E	E	E
<b>Systemic Lupus Erythematosus with lupus nephritis condition definition</b>	<b>CLARIFICATION</b> Amended the heading to align to the existing definition's criteria i.e., Systemic Lupus Erythematosus <i>with lupus nephritis</i> .	C	C	C	C
	<b>ENHANCED TO BROADEN COVER</b> Introduced 'Alopecia' as a 12th evidentiary clinical criterion.	E	E	E	E
<b>Aortic surgery condition definition</b>	<b>ENHANCED TO BROADEN COVER</b> Updated to include cover for an aortic dissection under the 'aortic surgery' condition.	E		E	
<b>Benign brain and spinal cord tumours condition definition</b>	<b>ENHANCED TO BROADEN COVER</b> Enhanced the existing exclusion for pituitary gland tumours to provide cover where an open craniotomy is considered medically necessary.	E	E	E	E

<b>Parents Grieving Benefit</b>	<b>CLARIFICATION</b> Clarified intent of providing cover for children born prior to the policy risk commencement date who pass away 12 or more months after risk commencement date.	C	C	C	C
<b>Cleft palate condition definition</b>	<b>CLARIFICATION</b> Updated the condition definition to refer to cleft lip instead of “hare lip”. This change aligns our definition to medical terminology.	C	C	C	C
<b>Severe Rheumatoid Arthritis (SRA) condition definition</b>	<b>CLARIFICATION</b> Amended the SRA definition to support customer understanding. No changes were made to the underlying claims criteria.	C	C	C	C

#### Life Enhancements – Effective 28 November 2022

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		Life	Family Protection	Life
<b>Parents Grieving Benefit</b>	<b>CLARIFICATION</b> Clarified intent of providing cover for children born prior to the policy risk commencement date who pass away 12 or more months after risk commencement date.	C	C	