



AIA Living

Enhancements to Total Permanent Disablement products

The following is a summary of enhancements that we've made to our AIA Living Total Permanent Disablement 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
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Total Permanent Disablement Enhancements – Effective 1 December 2020

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			Personal	Business
			Total Permanent Disablement	Total Permanent Disablement
Making it easy to adapt cover	Special Events Increase Facility	ENHANCED WORDING & QUALIFYING EVENTS Broadening the Special Event category relating to a life assured's divorce or dissolution of civil union to also include legal separation.	E	E