

AIA Trauma Products Enhancements

21 May 2025

The following is a summary of enhancements that we've made to our AIA Trauma products. These enhancements only apply for built-in benefits or optional benefits that you already have. The Buyback enhancements apply to claims paid on or after 21 May 2025, and the Out of Hospital Cardiac Arrest enhancement applies to new claim events on or after 21 May 2025.

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.

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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AIA Trauma enhancements

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		AIA Living / ASB Lifestyle Plan Critical Conditions	Sovereign / ASB Lifestyle Plan Living Assurance	AIA Real Trauma
Optional Life Cover Buyback Benefit *	ENHANCED TO BROADEN COVER Enhanced to provide customers the opportunity to reinstate their Life Cover within 60 days of the critical conditions/trauma claim payment. Customers will still be able to reinstate at six or twelve months (dependent on the condition claimed) if they do not reinstate immediately. For customers who do reinstate immediately, they will have a six or twelve month period where they are covered for accidental death only, starting from the claim payment date.	E	E	E
Optional Critical Conditions Cover Buyback Benefit**	ENHANCED TO BROADEN COVER Enhanced to provide customers the opportunity to reinstate their Critical Conditions Cover within 60 days of the claim payment. Customers will	E	E	E

	<p>still be able to reinstate at the twelve months anniversary of the claim payment if they do not reinstate immediately.</p> <p>For customers who do reinstate immediately and have claimed for Cancer, there will be a 12 month cancer exclusion starting from the claim event date.</p>			
Out of Hospital Cardiac Arrest	<p>ENHANCED TO BROADEN COVER</p> <p>Enhanced to expand the listed evidence possibilities for customers who have suffered a Cardiac Arrest.</p>	E	E	E

*Referred to as Buyback Life Cover Benefit in AIA Real

**Referred to as Reinstatement Option in AIA Real