

AIA (ex-branch) Product Enhancements

Effective 28 November 2022

The following is a summary of enhancements that we've made to the following AIA (ex-branch) products:

- Personal Cover – Trauma
- Personal Cover – TPD
- Business Cover Professional – Trauma

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

N	New Benefit / Condition Introduced	E	Enhanced to broaden cover		No Change		Benefit unavailable / Not applicable with specified product	C	Clarification
----------	------------------------------------	----------	---------------------------	--	-----------	--	---	----------	---------------

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
		Trauma Cover	Trauma Cover
Congenital conditions exclusion	<p>ENHANCED TO BROADEN COVER</p> <p>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).</p>	E	
Built-in Newborn Children's Benefit	<p>NEW CONDITIONS INTRODUCED</p> <p>Introduced three new claimable conditions - Tetralogy of Fallot, Transposition of Great Vessels and deafness.</p>	N	
	<p>ENHANCED TO BROADEN COVER</p> <p>Enhanced the existing 'absence of two or more limbs' condition to cover 'absence of one or more limbs'.</p>	E	
Children's Congenital Conditions Benefit	<p>NEW BENEFIT INTRODUCED</p> <p>Introduced a new 'Children's Congenital Conditions Benefit' into the Children's Trauma Top-up Benefit, providing cover if a child is diagnosed with and undergoes treatment for one of 8 listed congenital conditions.</p>	N	
Severe Illness or Injury Benefit definition	<p>ENHANCED TO BROADEN COVER</p> <p>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.</p>	E	E
Systemic Lupus Erythematosus condition definition	<p>ENHANCED TO BROADEN COVER</p> <p>Introduced 'Alopecia' as a 12th evidentiary clinical criterion.</p>	E	E
Cleft palate condition definition	<p>CLARIFICATION</p> <p>Updated the condition definition to refer to cleft lip instead of "hare lip". This change aligns our definition to medical terminology.</p>	C	
Removal of maximum sum assured references	<p>CLARIFICATION</p> <p>Removed reference within the benefit wordings that selected benefits will cease once the sum assured has reached a maximum stated amount.</p> <p>This recommendation allows customers the option to increase their cover if they would like to.</p>	C	C

TPD 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
		TPD	
Removal of maximum sum assured references	<p>CLARIFICATION</p> <p>Removed reference within the benefit wordings that selected benefits will cease once the sum assured has reached a maximum stated amount.</p> <p>This recommendation allows customers the option to increase their cover if they would like to.</p>	C	

