

# AIA (ex-branch) Product Enhancements

## Effective 23 July 2021

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

- Personal Cover – Life
- Personal Cover – Accidental Death
- Personal Cover – Trauma
- Personal Cover – TPD
- Personal Cover – Income Protection
- Personal Cover – Vital Income Protection
- Personal Cover – Loss of Earnings Premier
- Personal Cover – Mortgage, Income and Rent Cover
- Personal Cover – REAL Health
- Business Cover Professional – Trauma
- Business Cover Professional – Business Continuation
- Business Cover Professional – Farmers Revenue Protection
- Business Cover Professional – New to Business

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

<b>N</b>	New Benefit / Condition Introduced	<b>E</b>	Enhanced to broaden cover		No Change		Benefit unavailable / Not applicable with specified product
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## Trauma Enhancements – Effective 23 July 2021

This summary is a guide only and is subject to the terms and conditions of the policy wording.			Personal	Business
			Trauma Cover	Trauma Cover
<b>Looking after the customer</b>	<b>Medical Condition Definitions</b>	<p style="color: #cc0000;"><b>NEW BENEFIT/CONDITION INTRODUCED</b></p> <p>Introduction of new partial benefit conditions:</p> <ul style="list-style-type: none"> <li>- Cardiac Defibrillator;</li> <li>- Pacemaker Insertion;</li> <li>- Cerebral Aneurysm.</li> </ul>	<b>N</b>	<b>N</b>
		<p style="color: #008000;"><b>ENHANCEMENT TO BROADEN COVER</b></p> <p>Benign brain tumour definition broadened to include Benign spinal tumour.</p>	<b>E</b>	<b>E</b>
		<p style="color: #008000;"><b>ENHANCEMENT TO BROADEN COVER</b></p> <p>Carcinoma in Situ Radical Surgery definition broadened to include immunotherapy treatment.</p>	<b>E</b>	<b>E</b>
		<p style="color: #008000;"><b>ENHANCEMENT TO BROADEN COVER</b></p> <p>Aplastic Anaemia definition broadened to include treatment with Haemopoietic stem cell transplantation.</p>	<b>E</b>	<b>E</b>
	<b>Suspension of Premium</b>	<p style="color: #008000;"><b>ENHANCED WORDING &amp; QUALIFYING EVENTS</b></p> <p>Broadening coverage to provide additional reasons under which a customer can suspend cover, and increased the maximum suspension period from 6 to 12 months.</p> <p>New suspension reasons:</p> <p>The Life assured:</p> <ul style="list-style-type: none"> <li>- becomes unemployed;</li> <li>- experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or</li> <li>- if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year).</li> </ul>	<b>E</b>	

Key

<b>N</b>	New Benefit / Condition Introduced	<b>E</b>	Enhanced to broaden cover	No Change		Benefit unavailable / Not applicable with specified product
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## Income Protection Enhancements – Effective 23 July 2021

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			AV/IND	LOE	Vital	MIRC
Looking after the customer	<b>Rehabilitation Equipment Expenses Benefit</b>	<b>ENHANCEMENT TO BROADEN COVER</b> Increased the maximum benefit payment from six to twelve times the monthly benefit amount.	E	E	E	
	<b>Recurrent Disability Benefit</b>	<b>ENHANCEMENT TO BROADEN COVER</b> Broadened coverage under this benefit to provide for recurrent partial disability claims.	E	E	E	E
	<b>Medical Condition Definitions</b>	<b>ENHANCEMENT TO BROADEN COVER</b> Benign brain tumour definition broadened to include Benign spinal tumour.			E	
	<b>Medical Condition Definitions</b>	<b>ENHANCEMENT TO BROADEN COVER</b> Aplastic Anaemia definition broadened to include treatment with Haemopoietic stem cell transplantation.			E	
	<b>Leave without pay/Suspension of Cover</b>	<b>ENHANCED WORDING &amp; QUALIFYING EVENTS</b> Broadened 'Leave with Pay' to provide additional suspension of cover reasons under which a Policy Owner can suspend cover for up to 12 months.  New suspension reasons: The Life Assured: <ul style="list-style-type: none"> <li>- becomes unemployed or redundant;</li> <li>- experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or</li> <li>- if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year).</li> </ul>	E	E	E	E

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			Business Continuation	Farmers Revenue Protection	New to Business
Looking after the customer	<b>Recurrent Disability Benefit</b>	<b>ENHANCEMENT TO BROADEN COVER</b> Broadened coverage under this benefit to provide for recurrent partial disability claims.	E	E	E

	<b>Leave without pay/Suspension of Cover</b>	<p><b>ENHANCED WORDING &amp; QUALIFYING EVENTS</b></p> <p>Broadened 'Leave with Pay' to provide additional suspension of cover reasons under which a Policy Owner can suspend cover for up to 12 months.</p> <p>New suspension reasons:</p> <p>The Life Assured:</p> <ul style="list-style-type: none"> <li>- becomes unemployed or redundant;</li> <li>- experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or</li> <li>- if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year).</li> </ul>	E	E	E
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**Life Cover Enhancements – Effective 23 July 2021**

This summary is a guide only and is subject to the terms and conditions of the policy wording			<b>Personal</b>	
			<b>Life Cover</b>	<b>Accidental Death</b>
<b>Looking after the customer</b>	<b>Suspension of Premium</b>	<p><b>ENHANCED WORDING &amp; QUALIFYING EVENTS</b></p> <p>Broadening coverage to provide additional reasons under which a customer can suspend cover, and increased the maximum suspension period from 6 to 12 months.</p> <p>New suspension reasons:</p> <p>The Life Assured:</p> <ul style="list-style-type: none"> <li>- becomes unemployed;</li> <li>- experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or</li> <li>- if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year).</li> </ul>	E	E



<b>N</b>	New Benefit / Condition Introduced	<b>E</b>	Enhanced to broaden cover		No Change		Benefit unavailable / Not applicable with specified product
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### Total Permanent Disablement Enhancements – Effective 23 July 2021

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<b>Looking after the customer</b>	<b>Suspension of Premium</b>	<p><b>ENHANCED WORDING &amp; QUALIFYING EVENTS</b></p> <p>Broadening coverage to provide additional reasons under which a customer can suspend cover, and increased the maximum suspension period from 6 to 12 months.</p> <p>New suspension reasons:</p> <ul style="list-style-type: none"> <li>- becomes unemployed;</li> <li>- experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or</li> <li>- if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year).</li> </ul>	<b>E</b>

### Health Enhancements – Effective 23 July 2021

This summary is a guide only and is subject to the terms and conditions of the policy wording			Personal REAL Health
<b>Looking after the customer</b>	<b>Suspension of Cover</b>	<p><b>ENHANCED WORDING &amp; QUALIFYING EVENTS</b></p> <p>Broadening coverage to provide additional reasons under which a customer can suspend cover for up to 12 months.</p> <p>New suspension reasons:</p> <p>The Life Assured:</p> <ul style="list-style-type: none"> <li>- becomes unemployed (max. suspension period for unemployment extended to 12 months) or redundant; or</li> <li>- goes on leave without pay for any reason; or</li> <li>- experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or</li> <li>- if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year).</li> </ul>	<b>E</b>