

# AIA LIVING - Business

## OPTIONAL BENEFIT APPENDIX



### Accidental Injury Cover

This *appendix* only applies if cover under *the schedule* for your policy includes the Accidental Injury Cover. This *appendix* forms part of and is incorporated into your **AIA Living** policy, the terms of which apply to this *appendix*.

This is an Agreed Value Benefit. Details of the benefit and the *life/lives assured* are shown in *the schedule*.

#### 1. When will AIA pay Accidental Injury Cover?

AIA will pay Accidental Injury Cover if a *life assured* suffers a *specified injury* after the *risk commencement date* of this benefit and survives for at least 14 days thereafter.

An Accidental Injury Cover claim must be supported by *medical evidence* confirming the *specified injury* giving rise to the claim.

No waiting period applies, and the Accidental Injury Cover sum assured will be paid once an eligible claim is accepted by AIA.

#### 2. What amount will AIA pay for Accidental Injury Cover?

If a *life assured* suffers a *specified injury*, the Accidental Injury Cover will be paid as a lump sum payment equal to the monthly benefit amount set out in *the schedule* multiplied by the applicable number set out in the table in Section 6 below, subject to a maximum amount of \$60,000 per *life assured*, per *policy year* across all Accidental Injury Cover claims.

If you have selected Inflation Cover (specified in *the schedule* as CPI Linked), your monthly benefit amount will increase in line with the provisions set out in your **AIA Living** policy to a maximum of \$5,000 per month, across all Accidental Injury Cover benefits for the *life assured*.

The Accidental Injury Cover is not subject to any offsets.

#### Multiple Injuries

Only one Accidental Injury Cover claim will be paid for the same event. If the *life assured* suffers more than one *specified injury* from the same event, AIA will pay the *specified injury* that provides the highest benefit.

If more than one *specified injury* occurs within a 24-hour period, AIA will only pay one (the highest) Accidental Injury claim amount.

However, if AIA pays a *specified injury* that provides a lower benefit and subsequently the same *specified injury* would qualify for a higher benefit, then AIA will pay the difference between the higher benefit and any lower benefit already paid for the same *specified injury*.

Once AIA has paid a claim for a *specified injury* under this benefit, we will provide cover for the same type of *specified injury* again, provided that:

- > The new *specified injury* was caused by a new accident, and
- > The new *specified injury* is not related to any previous *specified injury* AIA has paid a claim for and that the *life assured* hasn't fully recovered from.

#### 3. How to make a claim

To make a claim, the relevant procedures in the section of your **AIA Living** policy entitled 'How to make a claim' must be followed.

AIA will not pay a claim under this Accidental Injury Cover until AIA has received *medical evidence* of the *specified injury* (at your expense).

#### 4. When will this appendix terminate for a life assured?

This *appendix* will terminate and eligibility for the Accidental Injury Cover will cease for a *life assured* at the earliest of when:

- > The *life assured* dies.
- > On the 20<sup>th</sup> day of the first month after the *life assured* reaches age 70.
- > The benefit is cancelled.
- > All of the *life assured's* qualifying **AIA Living** benefits with AIA are cancelled or reduced below the minimum qualifying sum assured requirements.

#### 5. Exclusions – When AIA won't pay a benefit

AIA will not pay Accidental Injury Cover if a *specified injury* arises directly or indirectly from any of the following:

- > Any illness, disease or *degenerative illness*;
- > Any *avulsion fracture*, including flake fractures;
- > Any hairline or *stress fractures*;
- > Any act or omission by the *life assured* intended to cause harm to him or herself;
- > The *life assured* being under the influence of alcohol or drugs, except where the drugs were prescribed by and were being used in accordance with the directions of a *registered medical practitioner*; or
- > The *life assured's* participation in any criminal activity.

## 6. What specified injuries will AIA cover under this benefit?

This table lists the *specified injuries* covered under this benefit and how much *AIA* will pay for each. Some of these *specified injuries* have definitions, which you can find under 'Key Terms'.

Accidental Injury Cover will only pay a benefit if the *life assured* suffers one of the *specified injuries* set out in the below table. All other types of *accidental injury* are not covered by this benefit.

<b>Specified Injury Categories</b>	<b>What AIA will pay (Lump Sum)</b>
<b>Category A</b>	
<i>Fracture of forearm, wrist</i>	One times the monthly benefit amount
<i>Fracture of hand (excluding fingers)</i>	
<i>Fracture of thumb</i>	
<i>Fracture of ankle, heel, fracture of leg below the knee (tibia or fibula)</i>	
<i>Fracture of foot (excluding toes)</i>	
<i>Fracture of big toe</i>	
<i>Amputation of any finger (including thumb) or big toe</i>	
<b>Category B</b>	
<i>Fracture of upper arm, elbow, shoulder</i>	Two times the monthly benefit amount
<i>Fracture of kneecap</i>	
<i>Injury that results in a tear of the shoulder or knee that results in surgery under general anaesthesia</i>	
<b>Category C</b>	
<i>Fracture of leg above the knee (femur)</i>	Three times the monthly benefit amount
<b>Category D</b>	
<i>Amputation of the thumb and index finger of the same hand</i>	Three times the monthly benefit amount
<b>Category E</b>	
<i>Amputation or Permanent total loss of function of one or more limbs</i>	Twelve times the monthly benefit amount
<i>Permanent total paralysis</i>	
<i>Permanent total blindness</i>	
<i>Permanent total loss of hearing</i>	

## 7. Key terms

**accidental injury** Bodily injury caused solely, suddenly and directly by violent, accidental, external and visible means.

**amputation** Means irrecoverable:

- > loss or removal of finger or toe below the proximal interphalangeal joint, or
- > loss or removal of a *limb(s)*.

**avulsion fracture** A failure of bone in which a bone fragment is pulled away from its main body by soft tissue that is attached to it.

**degenerative illness** A disorder characterised by the progressive loss of function and/or structure of the affected tissues.

**fracture** The disruption in continuity of bone, with or without displacement, as confirmed by radiological imaging and certified by a *registered medical practitioner*.

**general anaesthesia** The induction of a state of unconsciousness with the absence of pain sensation over the entire body, through the administration of anaesthetic drugs.

**limb(s)** An arm, leg, hand or foot. In respect of this definition:

- > the arm starts from the shoulder joint and ends at the wrist joint;
- > the hand starts from the wrist joint;
- > the leg starts from the hip joint and ends at the ankle joint; and
- > the foot starts from the ankle joint.

**medical evidence** Evidence of the *specified injury* as deemed appropriate by *AIA*, or as required by this policy, from a *registered medical practitioner* and which is acceptable to *AIA*.

**permanent total blindness**

Irrecoverable loss of the sight of both eyes (whether aided or unaided). This is evidenced by:

- > visual acuity of 6/36 or less in both eyes; or
- > field of vision reduced to 10 degrees or less of arc in the better eye; or
- > a combination of visual defects resulting in the same degree of visual impairment as either of the points above.

**permanent total loss of hearing**

The *life assured* loses all hearing in both ears (aided or unaided). The loss must be total and permanent as assessed three months after the *accidental injury*.

**permanent total paralysis**

Total and permanent loss of function caused by:

- > Monoplegia (loss of function in one arm or leg);
- > Hemiplegia (loss of function of one side of the body);
- > Diplegia (loss of function of both arms or both legs); or
- > Quadriplegia or Tetraplegia (loss of function of both arms and legs).

**specified injury/ injuries**

An *accidental injury* which falls within one of the Specified Injury Categories set out in the table in Section 6.

**stress fracture**

An overuse injury characterised by small, possibly microscopic cracks in a bone caused by repetitive force.