

AIA LIVING - BUSINESS

OPTIONAL BENEFIT APPENDIX



Specified Accidental Injury Cover

This *appendix* only applies if cover under *the schedule* for your policy includes the Specified 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 Specified Accidental Injury Cover?

AIA will pay Specified 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.

A Specified 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 Specified Accidental Injury Cover sum assured will be paid once an eligible claim is accepted by AIA.

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

If a *life assured* suffers a *specified injury*, the Specified 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 Specified 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 Specified Accidental Injury Cover benefits for the *life assured*.

The Specified Accidental Injury Cover is not subject to any offsets.

Multiple Injuries

Only one Specified 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) Specified 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 Specified 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 Specified Accidental Injury Cover will cease for a *life assured* at the earliest of when:

- > The *life assured* dies.
- > On the 20th 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 Specified 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'.

Specified 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.

| Specified Injury Categories | What AIA will pay (Lump Sum) |
|--|---|
| Category A | |
| <i>Fracture of jaw, skull, collarbone</i> | One times the monthly benefit amount |
| <i>Fracture of forearm, wrist</i> | |
| <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>Fracture of 3 or more ribs</i> | |
| <i>Amputation of any finger (including thumb) or big toe</i> | |
| Category B | |
| <i>Fracture of upper arm, elbow, shoulder</i> | Two times the monthly benefit amount |
| <i>Fracture of vertebrae</i> | |
| <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> | |
| Category C | |
| <i>Fracture of leg above the knee (femur)</i> | Three times the monthly benefit amount |
| <i>Fracture of the pelvis</i> | |
| <i>Fracture of the hip</i> | |
| <i>Fracture to multiple limbs</i> | |
| Category D | |
| <i>Amputation of the thumb and index finger of the same hand</i> | Six times the monthly benefit amount |
| <i>Full thickness burns (excluding hands) to 20% or more of the body surface</i> | |
| <i>Full thickness burns to 25% of the face or 50% of the surface of both hands</i> | |
| <i>Permanent total blindness in one eye</i> | |
| Category E | |
| <i>Amputation or Permanent total loss of function of a foot or hand</i> | Twelve times the monthly benefit amount |
| <i>Amputation or Permanent total loss of function of one or more limbs</i> | |
| <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.