

AIA LIVING - PERSONAL OPTIONAL BENEFIT APPENDIX



Accidental Death Benefit

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

This is an Accidental Death Benefit. Details of the benefit chosen and the *life/lives assured* are shown in *the schedule*.

1. When will AIA pay an Accidental Death Benefit?

AIA will pay an Accidental Death Benefit if the *life assured* for the benefit, as specified in *the schedule*, dies from an *accidental injury* within 90 days after the date on which the *accidental injury* happened. Death must occur before the *life assured* turns age 65. The sole cause of death must be the *accidental injury*. AIA will pay the benefit as soon as we are satisfied with all the information, which must be presented at the time of making a claim.

2. How to make a claim

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

In addition, for an Accidental Death Benefit, AIA will require:

- > A full death certificate (in the event of the death of a *life assured*), and a coroner's report if applicable.
- > A grant of administration – probate, or certificate of administration, or letters of administration if the deceased was the sole *policy owner*.

3. Counselling Benefit

The Counselling Benefit covers the cost of a Psychiatrist or Psychologist consultation and/or counselling for the *life assured* and/or a *close relative* of the *life assured* where the support treatments and/or consultations directly relate to a claim under the Accidental Death Benefit. After referral by a *registered medical practitioner* we will reimburse up to \$2,500 including GST (in total) per *life assured*, subject to the following conditions:

- > The consultation and/or counselling must be paid for within three months following AIA paying the Accidental Death Benefit claim; and
- > AIA must be provided with a receipt for the consultation and/or counselling being claimed.

The \$2,500 is payable once per *life assured* per policy. This is in addition to the sum assured.

4. Suspension of Cover Benefit

A *life assured* can suspend their cover under this benefit *appendix* for up to 12 months if they:

- > go on parental leave;
- > go on leave without pay for any reason;
- > become unemployed or redundant;
- > experience at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or
- > if self-employed, experience a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year),

provided that:

- > The *premium* type shown in *the schedule* for the Accidental Death Benefit is Rate for Age;
- > you notify AIA within three months of one of the above listed suspension events occurring and provide evidence to AIA of the suspension event; and
- > AIA acknowledges in writing receipt of that notification.

Cover for the *life assured* will be suspended from the date set out in AIA's written acknowledgment.

No *premium* will be payable during the period that the cover is suspended.

No claim under this benefit *appendix* will be payable for any *claim event* that occurs during the period that the cover is suspended.

A claim may only be payable if the *life assured* first meets the criteria for an eligible claim under this policy after their cover is reinstated.

Cover under this benefit *appendix* may be reinstated at the end of the suspension period in accordance with this Section without the need to provide further medical evidence, provided that the benefit has been suspended for no longer than 12 months.

At the end of the suspension period, the benefit will be automatically reinstated for the *life assured*.

Cover for the *life assured* will be reinstated from the date set out in AIA's written acknowledgement.

The *premium* payable for the reinstated benefit will be based

on AIA's premium rates at the time of the reinstatement.

5. Exclusions – when AIA won't pay a benefit

- > AIA will not pay any benefit under this *appendix* where the *life assured* dies or becomes terminally ill as a direct or indirect result of an intentional self-inflicted act (whether sane or insane) within 13 months of the *risk commencement date*. This exclusion applies to any subsequent benefit increase made by the *policy owner*.
- > AIA will not pay any benefit if the *life assured* participates in criminal activity, or dies when 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*.
- > AIA will not pay any benefit if the *life assured* was involved in, or was in a vehicle, which is involved in any form of a race. AIA will also not pay the benefit if the *life assured* was flying in any aerial device other than as a fare-paying passenger.

6. Key Terms

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