

AIA LIVING - PERSONAL 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 acceptable to AIA confirming the *specified injury* giving rise to the claim.

No waiting period applies and the Accidental Injury Cover will be paid once evidence of the *specified injury* 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 of months set out in the table below.

Table of *specified injuries*.

| Category Number | Accidental Injury Categories | Number of Months' Benefit as Lump Sum |
|-----------------|---|---------------------------------------|
| 1 | An <i>accidental injury</i> that leads to a <i>fracture</i> that requires <i>immobilisation</i> other than a cast | 2 |
| 2 | An <i>accidental injury</i> that leads to a <i>fracture</i> that requires a cast | 3 |
| 3 | An <i>accidental injury</i> that results in the <i>life assured</i> having had surgery under <i>general anaesthesia</i> | 3 |
| 4 | An <i>accidental injury</i> that leads to amputation of a <i>limb</i> , <i>permanent total blindness</i> , <i>permanent total loss of hearing</i> , or permanent paralysis (diplegia, hemiplegia, paraplegia, quadriplegia) | 12 |

The Accidental Injury Cover is not subject to any offsets.

Only one Accidental Injury Cover 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 greatest benefit. However, if AIA pays a *specified injury* that provides a lower benefit and subsequently the same *accidental injury* would qualify for a *specified injury* providing a higher benefit, then AIA will pay the difference between the higher benefit and any lower benefit already paid for the same *accidental injury*.

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.

In addition, AIA will not pay a claim under this Accidental Injury Cover until AIA has received medical evidence of the *specified injury* from a *registered medical practitioner* (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.
- > The *life assured* reaches age 70.
- > The benefit is cancelled.
- > All of the *life assured's* other **AIA Living** benefits with AIA are cancelled.

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 condition.
- > Any act or omission by the *life assured* intended to cause harm to him or herself.

AIA will not pay any Accidental Injury Cover if the *life assured* participates in any criminal activity or suffers a *specified injury* 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*.

6. Key terms

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|----------------------------|--|--|--|
| accidental injury | Bodily injury caused solely, suddenly and directly by violent, accidental, external and visible means. | permanent total blindness | Irrecoverable loss of the sight of both eyes (whether aided or unaided). This is evidenced by: <ul style="list-style-type: none">> 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. |
| fracture | The disruption in continuity of bone, with or without displacement. | permanent total loss of hearing | The <i>life assured</i> loses all hearing in both ears (aided or unaided). The loss must be total and permanent as assessed three months after the <i>accidental injury</i> . |
| 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. | specified injury | An <i>accidental injury</i> which falls within one of the Accidental Injury Categories set out in the table in Section 2. |
| immobilisation | Means a <i>registered medical practitioner</i> has certified that, as part of the recommended medical treatment for that <i>fracture</i> , the <i>life assured</i> requires a: <ul style="list-style-type: none">> moon boot;> halo;> surgical wires;> externally or internally fixed plates and/or screws;> wrist guard;> splint;> support;> crutches;> sling;> wheelchair; and/or> other mobility equipment, aid or device. | | |
| limb(s) | An arm, leg, hand or foot. In respect of this definition: <ul style="list-style-type: none">> 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. | | |