

AIA (Ex-Sovereign) Product Enhancements

Effective 23 July 2021

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

- TotalCareMax Personal – Life Cover Benefit
- TotalCareMax Personal – Family Protection Benefit
- TotalCareMax Personal – Accidental Death
- TotalCareMax Personal – Total Permanent Disablement
- TotalCareMax Personal – Comprehensive Living Assurance Benefit
- TotalCareMax Personal – Essential Living Assurance Benefit
- TotalCareMax Personal – Disability Income Protection (Indemnity, Agreed Value & Loss of Earnings)
- TotalCareMax Personal – Mortgage and Income Protection
- TotalCareMax Personal – Essential Disability Income Protection
- TotalCareMax Personal – Progressive Care Benefit
- TotalCareMax Business – Comprehensive Living Assurance Benefit
- TotalCareMax Business – Progressive Care Benefit
- TotalCareMax Business – Rural Continuity
- TotalCareMax Business – Business Continuity
- TotalCareMax Business – Rural Continuity Business Income Support Benefit

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

N	New Benefit / Condition Introduced	E	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	
			Comprehensive Living Assurance	Progressive Care	Essential Living Assurance	Comprehensive Living Assurance	Progressive Care
Looking after the customer	Medical Condition Definitions	<p>NEW BENEFIT/CONDITION INTRODUCED</p> <p>Introduction of new partial benefit conditions:</p> <ul style="list-style-type: none"> - Cardiac Defibrillator; - Pacemaker Insertion; 	N			N	
		<p>NEW BENEFIT/CONDITION INTRODUCED</p> <p>Introduction of a new partial benefit condition:</p> <ul style="list-style-type: none"> - Cerebral Aneurysm. 	N	N		N	N
		<p>ENHANCEMENT TO BROADEN COVER</p> <p>Benign brain tumour definition broadened to include Benign spinal tumour.</p>	E	E	E	E	E
		<p>ENHANCEMENT TO BROADEN COVER</p> <p>Carcinoma In Situ - Radical Surgery and/or Carcinoma In Situ related definitions (as appropriate) broadened to include immunotherapy treatment.</p>	E	E	E	E	E
		<p>ENHANCEMENT TO BROADEN COVER</p> <p>Aplastic Anaemia definition broadened to include treatment with Haemopoietic stem cell transplantation.</p>	E	E	E	E	E
	Suspension of Premium	<p>ENHANCED WORDING & QUALIFYING EVENTS</p> <p>Broadening coverage to provide additional reasons under which a customer can suspend cover for up to 12 months:</p> <p>The life assured:</p> <ul style="list-style-type: none"> - becomes unemployed or redundant; or - experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or - if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year). 	E	E	E		



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Income Protection Enhancements - Effective 23 July 2021

This summary is a guide only and is subject to the terms and conditions of the policy wording.			Personal				
			Disability Income				MIP
			AV	IND	LOE	Essential	
Looking after the customer	Back to Work Payment	NEW BENEFIT/CONDITION INTRODUCED Introducing Back to Work Payment as a new built-in benefit to align with other AIA Living IP benefits.					N
	Home Care Benefit	NEW BENEFIT/CONDITION INTRODUCED Introduced as new built-in benefit. Previously only available if 'Premier' IP selected. Provides payments to the carer of the life assured should they require full time care, to a maximum of \$2,500 per month for up to six months.	N	N	N		
	Home Modifications and Equipment Expenses Benefit	ENHANCEMENT TO BROADEN COVER Increased the maximum benefit payment from six to twelve times the monthly benefit amount.	E	E	E		E
	Recurrent Disablement Benefit	ENHANCEMENT TO BROADEN COVER Broadened coverage under this benefit to provide for recurrent partial disability claims.	E	E	E	E	E
	Medical Condition Definitions	ENHANCEMENT TO BROADEN COVER Benign brain tumour definition broadened to include Benign spinal tumour.				E	
	Medical Condition Definitions	ENHANCEMENT TO BROADEN COVER Aplastic Anaemia definition broadened to include treatment with Haemopoietic stem cell transplantation.				E	
	Suspension of Cover	ENHANCED WORDING & QUALIFYING EVENTS Broadening coverage to provide additional reasons under which a customer can suspend cover for up to 12 months. New suspension reasons: The life assured: <ul style="list-style-type: none"> - becomes unemployed or redundant; or - experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or - if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year). 	E	E	E	E	E

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Income Protection Enhancements - Effective 23 July 2021

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			Rural Continuity	Business Continuity	Business Income Support
Looking after the customer	Recurrent Disablement Benefit	<p>ENHANCEMENT TO BROADEN COVER</p> <p>Broadened coverage under this benefit to provide for recurrent partial disability claims.</p>	E	E	E

Life Enhancements - Effective 23 July 2021

This summary is a guide only and is subject to the terms and conditions of the policy wording.			Personal		
			Life Cover	Family Protection	Accidental Death
Looking after the customer	Suspension of Premium	<p>ENHANCED WORDING & QUALIFYING EVENTS</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"> - becomes unemployed or redundant; or - experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or - if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year). 	E	E	E

TPD Enhancements - Effective 23 July 2021

This summary is a guide only and is subject to the terms and conditions of the policy wording.			Personal
			TPD
Looking after the customer	Suspension of Premium	<p>ENHANCED WORDING & QUALIFYING EVENTS</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"> - becomes unemployed or redundant; or - experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or - if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year). 	E

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Health Enhancements - Effective 23 July 2021

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			Private Health
Looking after the customer	Suspension of Cover	<p>ENHANCED WORDING & QUALIFYING EVENTS</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 policy owner:</p> <ul style="list-style-type: none"> - becomes unemployed or redundant; or - goes on leave without pay for any reason; or - experiences at least a 20% reduction in pay (comparing the most recent payslip against a previous payslip from the same year); or - if self-employed, experiences a 30% reduction in revenue (by comparing one month's revenue against the same month for the previous year). 	E