

Closed The Warehouse Product Enhancements

Effective 8 July 2024

The following is a summary of enhancements that we've made to the following AIA (Closed Sovereign) product:

- The Warehouse Accidental Death

These enhancements will only apply for the built-in benefits that you already have and where the claimable event occurs on or 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 claim outcome for you.

This summary is a guide only and is subject to the terms and conditions of your original policy wording.

Key

N	New Benefit / Condition Introduced	E	Enhanced to broaden cover		No Change		Benefit unavailable / Not applicable with specified product	C	Clarification
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Accidental Death Enhancements – Effective 8 July 2024

This summary is a guide only and is subject to the terms and conditions of the policy wording.		
		Accidental Death
Accidental Death Benefit	<p>ENHANCED TO BROADEN COVER</p> <p>The policy sets out different benefit amounts payable based on 8 different causes of accidental death e.g., drowning, or motor vehicle accidents.</p> <p>We are removing the mode of death differentiators, enabling all acceptable claims to be paid at:</p> <ul style="list-style-type: none"> - 100% of the highest payment amount available under the customer's plan, if the customer is under the age of 70 at time of claim event; or - 50% of the highest payment amount available under the customer's plan if the customer is 70 or over at time of claim event. 	E

