



CORPORATE

CORPORATE SOLUTIONS

# LIFE INSURANCE

As an employee of a company who values the wellbeing of its people, you are provided with Life cover under a Corporate Solutions plan. This is one of the most simple but important types of insurance you can have. It protects your loved ones' futures by providing them with a lump sum payment if you pass away, or are diagnosed with a terminal illness.

## Why you may value Life cover

AIA's Corporate Solutions Life cover provides a lump sum payment that supports you and your family in the event of your death or terminal illness diagnosis. It's a safeguard that can help to cover expenses, pay off debts, and support daily life during the toughest times.

## AIA MyCare

AIA MyCare is a leading virtual care service brought to you by Teladoc Health that provides expert care when needed most. When your employees or their loved ones need medical guidance and support, AIA MyCare provides fast, virtual access to specialists so your employees can make informed decisions about their health.

The AIA MyCare offering is included in all Corporate Solutions policies held with AIA.

# Key Benefits\*

## ✓ Terminal Illness

This benefit provides an early Life cover payment if you are diagnosed as being terminally ill and likely to die within 12 months. This means you can spend your time with loved ones without worrying about finances.

## ✓ Bereavement Support Benefit

This benefit provides a partial early Life Cover payment to assist your loved ones with immediate expenses, such as funeral costs. The amount paid will reduce your remaining Life Cover amount.

## ✓ Dismemberment and Major Burns Benefit

This benefit provides a payment if you experience one of the defined losses within 100 days of an accident.

Loss	Payment
Major Burns	\$50,000
Loss of both hands	
Loss of both feet	
Loss of the entire sight of both eyes	
Loss of one hand and one foot	
Loss of one hand and the entire sight of one eye	
Loss of one foot and the entire sight of one eye	\$25,000
Loss of one hand	
Loss of one foot	\$16,250
Loss of the entire sight of one eye	
Loss of thumb and index finger of either hand	\$12,500

\*Note that certain conditions must be satisfied for benefits.

## Optional Benefits your employer may choose to include

### + Total and Permanent Disablement Benefit

Total and Permanent Disablement (TPD) helps look after you and your family's future if you become totally and permanently disabled, and are unable to work as a result of accident or illness. Permanent disability might not only prevent you from working and earning, it could also substantially increase your cost of maintaining a comfortable lifestyle.

AIA Corporate Solutions TPD provides a lump sum payment which can assist you with mortgage payments, medical expenses, modifications to your home and other bills allowing you to focus on adapting to your new world. It is an accelerated benefit against the Life cover, meaning any amount paid under a TPD benefit claim will reduce the amount of your Life cover remaining.

Please check your member certificate to see if this benefit applies to your cover.

### + Continuation Option

If you cease employment and you're under 65 years of age, you can apply to transfer some or all of your cover into an equivalent retail policy without medical evidence and you may be provided with continued cover during the application period.

Conditions apply.



## Manage your insurance

Members



### Access advice

Please contact your employer or HR team for further information related to your policy.



### Make a claim

Speak to your employer or the policy owner to provide them with the required claim information.  
Visit [aia.co.nz/cs-claims](https://aia.co.nz/cs-claims) for more details.



### Send a complaint

Visit [aia.co.nz/complaints](https://aia.co.nz/complaints)



0800 500 108

Monday - Friday, 8.30am - 5.30pm



[aia.co.nz/corporate](https://aia.co.nz/corporate)



[nz.corporatesolutions@aia.com](mailto:nz.corporatesolutions@aia.com)



[aia.co.nz/chat](https://aia.co.nz/chat)

Monday - Friday, 8.30am - 5.30pm

## Disclaimer

AIA New Zealand has made all reasonable efforts to ensure that the information is correct at date of printing. Please note the information contained in this guide is a summary only and should not be regarded as a full explanation of the contract. Please contact AIA New Zealand or refer to the terms and conditions of the policy document for full details of the contract and the limitations and exclusions that apply.

Copyright © 2025, AIA New Zealand Limited (352806). All rights reserved.  
The information contained in this document is current at the time of publication and is subject to change at any time.



HEALTHIER, LONGER,  
BETTER LIVES