



# AIA Living

## Enhancements to Life products

The following is a summary of enhancements that we've made to our AIA Living Life products. 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.

<b>KEY</b>	<b>N</b> New Benefit / Condition Introduced	<b>E</b> Enhanced to broaden cover	 No Change	 Benefit unavailable / Not applicable with specified product
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### Life Enhancements – Effective 1 December 2020

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			Personal			Business
			Life Cover	Family Protection	Accidental Death	Life Cover
<b>Built in Benefit</b>						
Looking after loved ones	Repatriation Benefit	<b>ENHANCEMENT TO BROADEN COVER</b> Broadening the benefit coverage to reimburse the costs of returning a life assured's body to New Zealand or their home country. Previously only covered repatriation costs to New Zealand	E			E
	Special Events Increase Facility	<b>ENHANCED WORDING &amp; QUALIFYING EVENTS</b> Broadening the Special Event category relating to a life assured's divorce or dissolution of civil union to also include legal separation.	E	E		
Making it easy to adapt cover	Special Events Increase Facility	<b>ENHANCED WORDING &amp; QUALIFYING EVENTS</b> Broadening the Special Event categories to include the following new events: <ul style="list-style-type: none"> <li>financially supporting a dependent child through a first course of full-time tertiary education,</li> <li>the commencement of secondary school for the first time by a child of the life assured,</li> <li>taking out or increasing a home loan because the life assured has purchased a new home, a new residential investment property, a vacation home, or a bare block of land zoned as residential, or is making extensions to a residential property or residential investment property owned by the life assured,</li> <li>receiving an annual salary increase. This special event if not available to a life assured who is self-employed,</li> <li>experiencing the death of a spouse, civil or de facto partner.</li> </ul>		E		