

# TRAUMA (CRITICAL CONDITIONS) AND LIFE COVER BUYBACK ENHANCEMENTS

We're excited to let you know about enhancements to our Buyback options within AIA Living Critical Conditions Benefit.

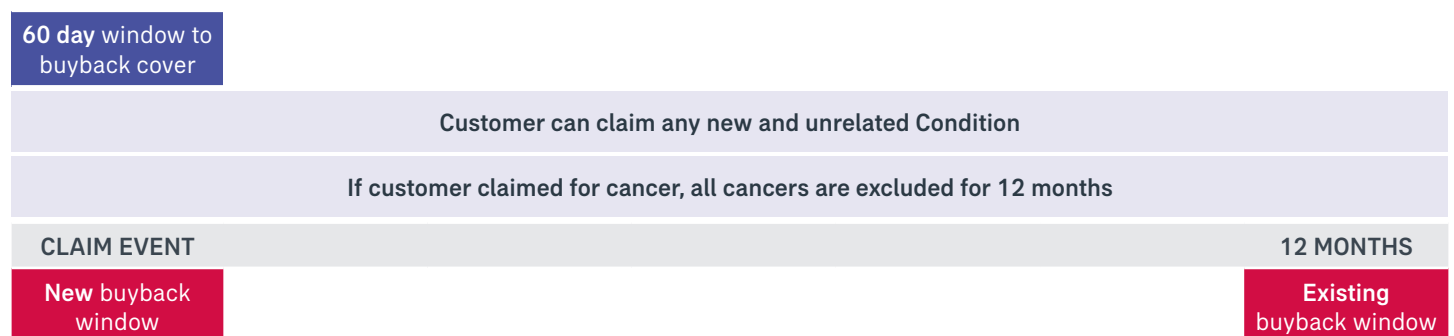
Customers will now have the choice to ensure continued protection and reinstate (Buyback) their cover immediately following a full Critical Conditions claim payment. We're innovating in the New Zealand market to give customers the option to reinstate their Life Cover immediately following a Critical Conditions claim (under our Life Buyback option enhancement).

Also, we're enhancing our Out of Hospital Cardiac arrest definition to maintain its relevance to changing medical practice.

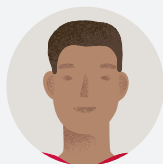
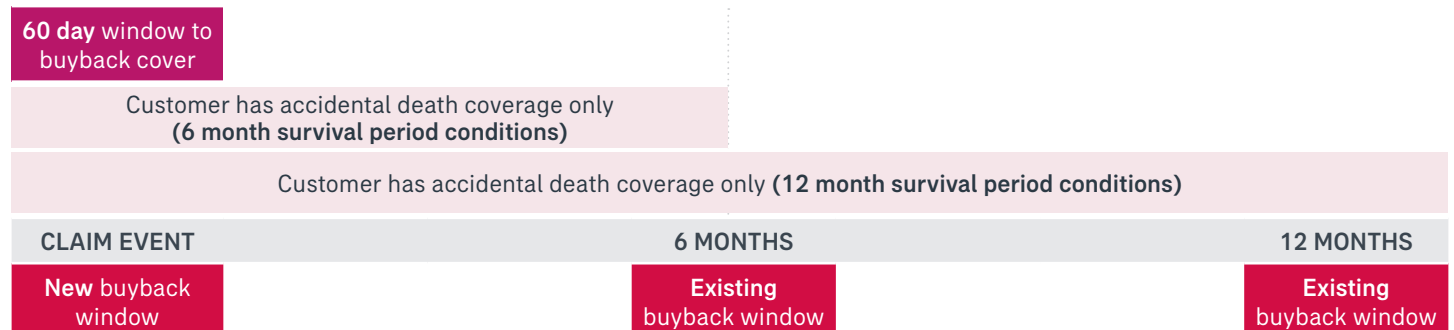
These changes demonstrate our ongoing commitment to helping more New Zealanders live Healthier, Longer, Better Lives.

## How it works – Trauma (Critical Conditions) and Life Buyback timeline

**Critical Conditions Buyback** – Customer now has a choice to reinstate immediately or at 12 months



**Life Buyback** – Customer now has a choice to reinstate immediately, at 6 months or at 12 months



### EXAMPLE Immediate reinstatement claim



Tane has a heart attack and claims on his Critical Conditions Cover. He received a full payment of his Critical Conditions cover. Following his claim payment, Tane takes up the option to reinstate his Critical Conditions cover immediately.

Six months later, Tane is diagnosed with Bowel Cancer. He then receives a second full payment Critical Conditions claim.

## Existing Customers

- These enhancements are being passed back to existing AIA Living Critical Conditions and Sovereign TotalCare Max Living Assurance cover issued after February 2001.
- It is also being passed back to AIA Real Trauma Cover issued after June 2001.
- For customers who have had a diagnosis and claim payment prior to 21 May, the Buyback enhancements will not apply.
- Customers must already have the Optional Critical Conditions Buyback Benefit for the relevant enhancement to apply.

Visit [resources.aia.co.nz](https://resources.aia.co.nz) for more information.



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BETTER LIVES