



AIA Living

Enhancements to Trauma products

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

KEY **N** New Benefit / Condition Introduced **E** Enhanced to broaden cover  No Change  Benefit unavailable / Not applicable with specified product

Trauma Enhancements – Effective 1 December 2020

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

			Personal		Business	
			Critical Conditions	Progressive Care	Critical Conditions	Progressive Care
Looking after loved ones	Children's Trauma Conversion Facility	ENHANCEMENT TO BROADEN COVER Broadening the provision to allow conversions to a Life with Accelerated Trauma policies. Current provision allows for conversion to a Standalone Trauma Policy only.	E	E	E	E
Making it easy to adapt cover	Special Events Increase Facility	ENHANCED WORDING & QUALIFYING EVENTS Broadening the Special Event category relating to a life assured's divorce or dissolution of civil union to also include legal separation.	E	E		
Enhancement to Medical Definitions	Angioplasty / Angioplasty – less than 3 vessels /	ENHANCED WORDING & QUALIFYING EVENTS Removal of the 6-month time requirement between multiple partial 'Angioplasty' claim events.	E		E	
	Optional Total Permanent Disablement (TPD)	ENHANCED WORDING & QUALIFYING EVENTS Refinement of existing definition wording introducing the ability for AIA to assess a claim where AIA determines there has been 'meaningful' loss of use of arms/feet/sight.	E	E	E	E