

AIA (Ex-Sovereign) Product Enhancements

Effective 28 November 2022

The following is a summary of enhancements that we've made to the following AIA (ex-Sovereign) products:

- TotalCareMax Personal – Life
- TotalCareMax Personal – Family Protection
- TotalCareMax Personal – Essential Living Assurance Benefit
- TotalCareMax Personal – Comprehensive Living Assurance Benefit
- TotalCareMax Personal – Progressive Care Benefit
- TotalCareMax Business – Comprehensive Living Assurance Benefit
- TotalCareMax Business – Progressive Care Benefit

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	C	Clarification
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Trauma Enhancements – Effective 28 November 2022

This summary is a guide only and is subject to the terms and conditions of the policy wording.		Personal			Business	
		Comprehensive Living Assurance	Progressive Care	Essential Living Assurance	Comprehensive Living Assurance	Progressive Care
Built-in Children's Trauma and Optional Children's and Maternity Benefits	ENHANCED TO BROADEN COVER Widened the coverage ages for both benefits to provide cover from 3 months to the child's 21st birthday (currently 2 - 21 years).	E	E	E	E	E
Congenital conditions exclusion	ENHANCED TO BROADEN COVER Amended to only exclude congenital conditions where signs and symptoms develop before the child is 3 months of age (currently all congenital conditions are excluded regardless of when they first present).	E	E	E	E	E
Built-in Newborn Children's Benefit	NEW CONDITIONS INTRODUCED Introduced three new claimable conditions - Tetralogy of Fallot, Transposition of Great Vessels and deafness.	N	N	N	N	N
	ENHANCED TO BROADEN COVER Enhanced the existing 'absence of two or more limbs' condition to cover 'absence of one or more limbs'.	E	E	E	E	E
Children's Congenital Conditions Benefit	NEW BENEFIT INTRODUCED Introduced a new 'Children's Congenital Conditions Benefit' into the Optional Children's & Maternity Benefit, providing cover if a child is diagnosed with and undergoes treatment for one of 8 listed congenital conditions.	N	N	N	N	N



Severe Illness or Injury Benefit definition	ENHANCED TO BROADEN COVER Changed the timing of the 90-day impairment test to start when the life assured is first admitted into the intensive care or high dependency unit instead of the hospital discharge date. This will better support those customers who have extended hospital stays.	E	E	E	E	E
Systemic Lupus Erythematosus with lupus nephritis condition definition	CLARIFICATION Amended the heading to align to the existing definition's criteria i.e., Systemic Lupus Erythematosus <i>with lupus nephritis</i> .	C	C		C	C
	ENHANCED TO BROADEN COVER Introduced 'Alopecia' as a 12th evidentiary clinical criterion.	E	E		E	E
Aortic surgery condition definition	ENHANCED TO BROADEN COVER Updated to include cover for an aortic dissection under the 'aortic surgery' condition.	E		E	E	
Benign brain and spinal cord tumours condition definition	ENHANCED TO BROADEN COVER Enhanced the existing exclusion for pituitary gland tumours to provide cover where an open craniotomy is considered medically necessary.	E	E		E	E
Parents Grieving Benefit	CLARIFICATION Clarified intent of providing cover for children born prior to the policy risk commencement date who pass away 12 or more months after risk commencement date.	C	C		C	C
Cleft palate condition definition	CLARIFICATION Updated the condition definition to refer to cleft lip instead of "hare lip". This change aligns our definition to medical terminology.	C	C	C	C	C

Life Enhancements – Effective 28 November 2022

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		Life	Family Protection	Life
Parents Grieving Benefit	CLARIFICATION Clarified intent of providing cover for children born prior to the policy risk commencement date who pass away 12 or more months after risk commencement date.	C	C	

