



Product Comparison: AIA Real Accidental Death Benefit and AIA Living Accidental Death Benefit

This document is provided for guidance purposes only and is not designed to be relied upon as providing an exhaustive list of the differences between our AIA Real Business Continuation Cover and AIA Living Business Continuity. It is your responsibility to take the appropriate steps to satisfy yourself that you understand and explain the differences between each policy and how that impacts on the individual circumstances of your client. AIA takes no responsibility for the financial advice you provide to your client in this regard.

	Benefit	Key	Key Difference
1.1	Expiry Age	Same or very similar cover	
1.2	Worldwide Cover	Same or very similar cover	
1.3	Life Cover Benefit	Same or very similar cover	
1.4	Exclusions	Similar with slight difference	
2.1	Counselling Benefit	Not available in both	Not available in AIA Real
2.2	Suspension of Premium Benefit	Not available in both	Not available in AIA Real

Key

 Not available in both  Similar with slight difference  Same or very similar cover



	BENEFIT/FEATURE		AIA Real Accidental Death Benefit	AIA Living Accidental Death Benefit
1.1	Expiry Age		Age 65	Age 65
1.2	Worldwide Cover		Yes	Yes
1.3	Life Cover Benefit		Pays on death of the life assured that occurs from an injury caused by violent, accidental, external and visible means within 90 days.	Pays on the death of the life assured as a result of accidental injury within 90 days.
1.4	Exclusions		<p>AIA will not pay any benefit where the life assured:</p> <ul style="list-style-type: none"> deliberately injures themselves or attempts to do so. participates in any criminal activity. is under the influence of alcohol or drugs except where the drugs were prescribed by and were being used in accordance with the directions of a registered medical practitioner. is flying or in any aerial device other than as a fare-paying passenger. is participating in motor sport or racing, scuba diving, mountaineering or other such hazardous pursuits, unless notified to and confirmed by us as covered under this policy. 	<p>AIA will not pay any benefit where the life assured:</p> <ul style="list-style-type: none"> dies or becomes terminally ill as a direct or indirect result of an intentional self-inflicted act within 13 months of risk commencement. participates in criminal activity, or dies when under the influence of alcohol or drugs except where the drugs were prescribed by and were being used in accordance with the directions of a registered medical practitioner. was involved in, or was in a vehicle, which is involved in any form of a race. AIA will also not pay the benefit if the life assured was flying in any aerial device other than as a fare-paying passenger.
2.1	Counselling Benefit		Not Available	The benefit covers up to \$2,500 (inclusive of GST) towards the cost of psychiatric or psychological consultations and counselling following an Accidental Death Benefit claim.
2.2	Suspension of Premium Benefit		Not Available	Enables the life assured to suspend cover for up to 12 months if they go on parental leave, or go on leave without pay for any reason.

Please Note:

This comparison is a product summary only.

Please refer to the Policy Wordings for AIA's full requirements and eligibility criteria.

The content is not a personalised financial adviser service under the Financial Advisers Act 2008.

This comparison is based on information current as at August 2019 and is subject to change.