

Accidental Injury Cover

An optional benefit available with most core AIA Living products



HEALTHIER, LONGER,
BETTER LIVES



BRIAN

An accidental injury can have a **huge impact** on day-to-day life.

How would you pay for your **medical and rehabilitation costs** and manage your **household expenses**?

What **changes** will you need to make to your **lifestyle** while you **recover from your injury**?

Some NZ injury stats:

231,100

work-related injury claims were made in 2017¹

1 IN 6

Kiwis between ages 15-64 will have an injury in the home¹

26%

of new injury claims made to ACC were sport-related injuries²

70%

were males

41,000

were trade workers

37,300

were construction workers

Our Accidental Injury Cover provides short-term financial support and helps you continue daily life while recovering from an accidental injury.

You'll receive an upfront lump-sum payment which you can use on whatever you need to make your road to recovery just that much easier.

Key features:

- ✓ Available to add onto any core AIA Living product except Private Health, Private Health Plus and Start-Up Income Protection
- ✓ Your claim is paid as an upfront lump sum payment
- ✓ No need for proof of income
- ✓ No offsets means you can be certain the amount you receive won't be affected by ACC or other insurance claims
- ✓ Easy to claim cover with four simple claim categories

¹ Source: <https://www.stats.govt.nz/information-releases/injury-statistics-work-related-claims-2017>

² Source: ACC new injury claims data 2017 financial year <http://www.acc.co.nz>

How Accidental Injury Cover works

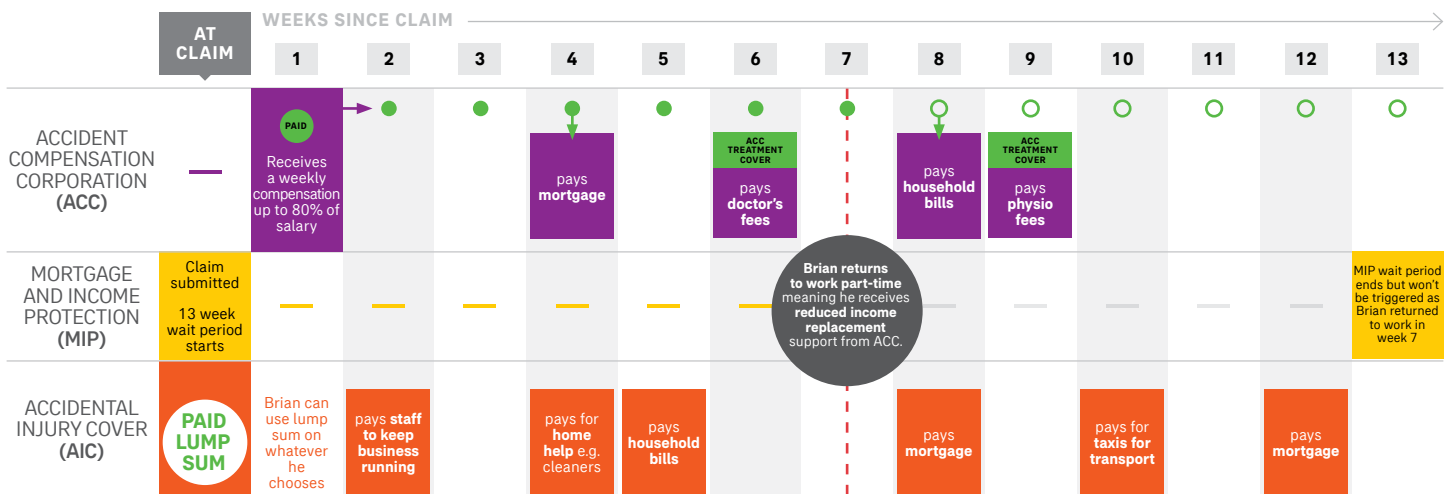


Brian, a self-employed plumber, accidentally ruptures his AC ligament and requires surgery under general anaesthesia. Under Accidental Injury Cover, Brian qualifies for three months benefit paid as a lump sum. He also requires three months off work.

Brian also has Mortgage & Income Protection insurance with a 13 week wait period, and qualifies for ACC. Neither of these options will kick in straight away.

Luckily with Accidental Injury Cover, Brian will receive an upfront lump sum payment which gives him the financial flexibility to pay household bills, hire a subcontractor to keep his business running, taxis to and from work, or even home help to make his day-to-day life easier. Best of all, Brian has the option to return to work part time to supervise staff and run his business, without any impact on his Accidental Injury Cover payment.

The diagram below shows how Accidental Injury Cover supported Brian's road to recovery.



Summary of benefits

The table below summarises the injury categories and the payment periods that apply to each.

| Category number | Accidental injury categories | Claim payment period |
|-----------------|--|----------------------|
| 1 | An accidental injury that leads to a fracture that requires immobilisation other than a cast | 2 months |
| 2 | An accidental injury that leads to a fracture that requires a cast | 3 months |
| 3 | An accidental injury that results in the life assured having had surgery under general anaesthesia | 3 months |
| 4 | An accidental injury that leads to amputation of a limb, permanent total blindness, permanent total loss of hearing, or permanent paralysis (diplegia, hemiplegia, paraplegia, quadriplegia) | 12 months |

What isn't covered

While our Accidental Injury Cover can help you with an accidental injury, there are some situations you wouldn't be covered for and therefore couldn't claim on. Some exclusions also apply. For full product details, including the policy wording, please visit www.aia.co.nz/accidental-injury-cover

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.