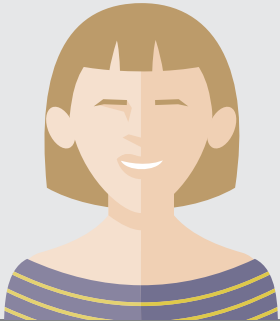


# Accidental Injury Cover

An optional benefit available with most core AIA Living products



HEALTHIER, LONGER,  
BETTER LIVES



SALLY

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:

# 1,783,183

new injury claims were made to ACC<sup>1</sup>

# 1 IN 6

Kiwis between ages 15-64 will have an injury in the home<sup>1</sup>

In NZ, more injuries happen at

# HOME

than at work, on the roads or playing sport<sup>2</sup>

# 48%

occured in the home<sup>1</sup>

On average, someone is injured at home every

# 48 SECONDS<sup>2</sup>

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

<sup>1</sup> Source: ACC new injury claims data 2017 financial year <http://www.acc.co.nz>

<sup>2</sup> Source: [www.safecommunities.org.nz](http://www.safecommunities.org.nz) - Fact 4 Sheet

# How Accidental Injury Cover works

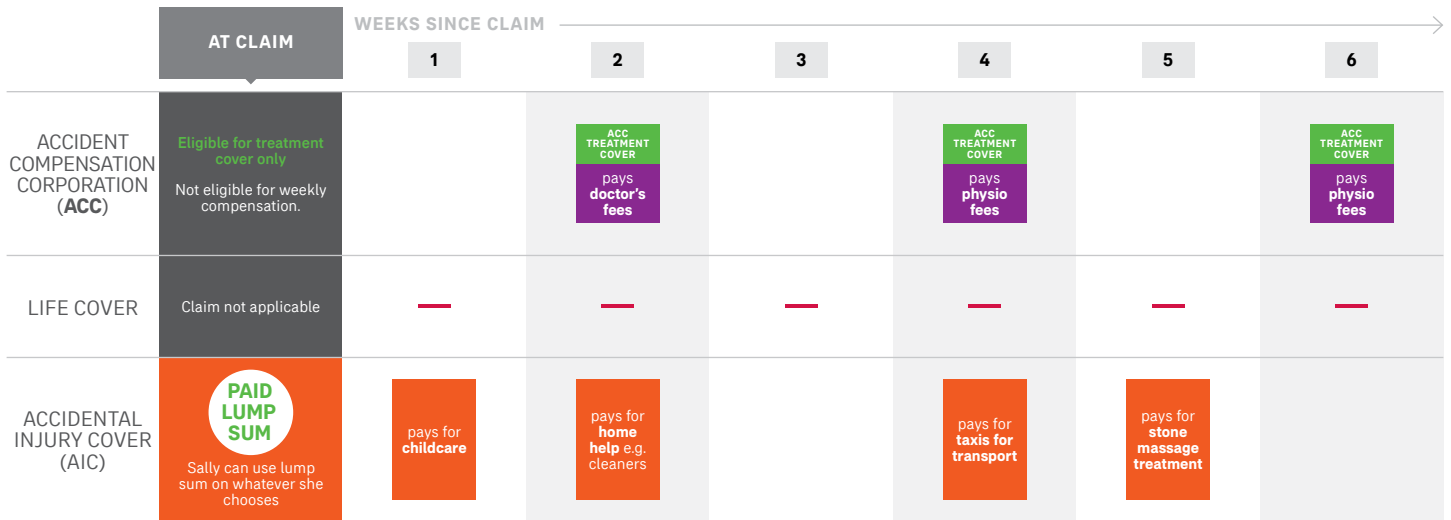


Sally, a stay-at-home mum, accidentally breaks her arm and needs a cast.

As Sally is not in paid employment she isn't eligible for ACC weekly compensation. Most income protection insurance also requires proof of income and is financially underwritten so home makers and carers may find it difficult to meet eligibility requirements.

Luckily Sally has Accidental Injury Cover added onto her AIA Living Life Insurance, giving her the financial flexibility to get help with her caring responsibilities while she's recovering.

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



## Summary of benefits

The table below summarises the specified 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](http://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.