

DID YOU KNOW

Complimentary Family Protection – built into Crisis Recovery with Priority Protection

November 2025



Crisis Recovery cover, available through AIA Priority Protection, includes complimentary family protection benefits designed to support clients and their loved ones during serious health events.

These built-in features help advisers offer more holistic solutions by addressing not just the individual's recovery needs, but also the financial and emotional wellbeing of their family. It's a simple way to add meaningful value to your clients' cover—without additional cost.

Feature	Details
Lump Sum Benefit	\$20,000 per child (aged 2–17) for death or diagnosis of a covered event
Coverage	20+ Crisis Events including Cancer, Stroke, Heart Attack, Blindness, Loss of Hearing and Loss of Speech
No Cost	Fully complimentary with adult Crisis Recovery cover
No Impact	Does not reduce the adult's sum insured
Market-Leading	Highest complimentary child cover in the Australian market

Why it matters

In Australia, the most common childhood cancers are Leukaemia, Lymphoma, and Brain Cancer¹.

This feature provides meaningful support during difficult times, helping families manage financial stress.

Optional add on – tailored child cover

While Complimentary Family Protection offers valuable support, advisers can take it a step further by recommending **Family Protection as an optional rider**. This add-on allows clients to tailor child cover to suit their family's needs and future planning.

Key features:

- Available for children aged 2–15
- Sum insured from \$10,000 to \$200,000
- Cost-effective premiums
- Option to convert to a **Stand-Alone Adult policy** before age 21

To maximise client value, advisers can:

- Audit existing client portfolios to identify those with Crisis Recovery cover.
- Proactively highlight Complimentary Family Protection during annual reviews or policy discussions.
- Introduce the optional Family Protection rider to extend coverage and tailor solutions to family needs.

For more information on Family Protection, contact your AIA Client Development Manager.

Search "AIA TECE" on the internet or click [here](#) for our dedicated technical resources page and other compliance supporting materials. You can also contact AIA Technical Services directly at tece@aia.com.

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1. [Childhood cancer statistics in Australia | Cancer Council; Cancer in adolescents and young adults in Australia 2023, Summary - Australian Institute of Health and Welfare](#)
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