

Crisis Events

For Advisers



Life's better with the right partner®

The following table lists the Crisis Events covered by the Priority Protection Crisis Recovery, Crisis Recovery Stand Alone and Double Crisis Recovery benefits.

Cancer events	Other Serious Crisis Events	
<ul style="list-style-type: none"> • Carcinoma in Situ of the Breast* • Hodgkin's Disease* • Invasive Cancer* • Leukaemia* • Malignant Bone Marrow Disorder* • Skin Cancer* • Prostate Cancer* 	<ul style="list-style-type: none"> • Accidental HIV Infection* • Alzheimer's Disease • Aplastic Anaemia • Bacterial Meningitis • Benign Brain Tumour* • Blindness • Chronic Liver Disease • Chronic Lung Disease • Coma • Dementia • Diplegia • Hemiplegia • Intensive Care • Kidney Failure • Loss of Hearing • Loss of Independence 	<ul style="list-style-type: none"> • Loss of Limbs and/or Sight • Loss of Speech • Major Burns • Major Head Trauma • Major Organ Transplant* • Motor Neurone Disease • Multiple Sclerosis • Muscular Dystrophy • Paraplegia • Parkinson's Disease • Pneumonectomy • Quadriplegia • Severe Diabetes* • Severe Rheumatoid Arthritis • Terminal Illness* (Stand Alone only) • Viral Encephalitis
Coronary events		
<ul style="list-style-type: none"> • Cardiomyopathy • Coronary Artery Angioplasty* • Coronary Artery By-pass Surgery* • Heart Attack* • Heart Valve Surgery* • Other Serious Coronary Artery Disease* • Out of Hospital Cardiac Arrest • Pulmonary Artery Hypertension (Primary)* • Stroke* • Surgery to the Aorta* 		

*Qualifying Period

The Crisis Recovery, Crisis Recovery Stand Alone and Double Crisis Recovery benefits are not payable if the life insured suffers a crisis event within three months of the benefit being activated. We will waive this three-month qualifying period if the policy replaces another policy from a previous insurer for the same Sum Insured or lower where the full qualifying period was already served.

Survival Period

If the Crisis Recovery Stand Alone benefit is selected we will pay the benefit when the life insured has survived for 14 days from diagnosis of the Crisis Event.

For more information about AIA Australia's Priority Protection product, contact a member of our Client Development team on 1800 033 490.

aia.com.au

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