

Summary of Changes

For advisers



The following is a summary of product changes available under AIA Australia’s Priority Protection benefit range effective 28 July 2018. The table below is a summary only and should be read in conjunction with the full terms and conditions relating to the enhanced benefit in the Priority Protection Product Disclosure Statement (PDS) dated 16 December 2017 and Priority Protection Supplementary Product Disclosure Statement (SPDS) dated 14 July 2018.

Benefit	Prior to change	After change
Life Cover Plan, Superannuation Life Cover Plan, Crisis Recovery Stand Alone Plan and Income Protection Plan		
Loss of Hearing	‘LOSS OF HEARING’ means complete and irrecoverable loss of hearing, both natural and assisted, from both ears as a result of Injury or Sickness, as certified by an appropriate specialist Medical Practitioner.	‘LOSS OF HEARING’ means irreversible loss of hearing in the better ear, that: <ul style="list-style-type: none"> • has an auditory threshold of greater than 90 decibels at all frequencies from 500 hertz to 3,000 hertz, even with amplification; and • is diagnosed and certified by an appropriate specialist Medical Practitioner, using standardised equipment.
Life Cover Plan, Crisis Recovery Stand Alone Plan and Income Protection Plan		
Out of Hospital Cardiac Arrest	‘OUT OF HOSPITAL CARDIAC ARREST’ means cardiac arrest which is not associated with any medical procedure and is documented by an electrocardiogram, occurs out of hospital and is due to: <ul style="list-style-type: none"> • cardiac asystole; or • ventricular fibrillation with or without ventricular tachycardia. 	‘OUT OF HOSPITAL CARDIAC ARREST’ means sudden loss of heart function due to: <ul style="list-style-type: none"> • cardiac asystole; or • ventricular fibrillation with or without ventricular tachycardia Which: <ul style="list-style-type: none"> • occurs outside of hospital; and • is not associated with any medical procedure; and • is documented by an electrocardiogram (ECG). If an ECG is not available, we will consider other evidence acceptable to us, that unequivocally confirms a cardiac arrest has occurred. Such evidence may include Automated External Defibrillator (AED) data, ambulance or hospital medical records, documented administration of cardiopulmonary resuscitation (CPR) by an attending ambulance officer or hospital clinical staff. Cardiac arrest secondary to alcohol or drug abuse is excluded.
General		
Health and Life Discount	This was not available previously.	If the life insured under your Policy is also insured under an eligible private health insurance policy issued by MO Health Pty Ltd and which is packaged with a separate entitlement for that life insured to participate in the AIA Vitality Program (myOwn health insurance policy), the premium in relation to your Policy (exclusive of stamp duty, premium frequency charge, health loadings and policy fee) may be discounted by 5% as long as AIA Vitality remains attached to the myOwn health insurance policy. <p>This discount will be applied to premiums under your Policy which fall due on a date on which you are insured under, and have paid your first premium for, a myOwn health insurance policy.</p> <p>Policies issued by MO Health Pty Ltd under a brand other than “myOwn” will not be eligible for the myOwn membership discount.</p> <p>The myOwn membership discount is not guaranteed for the life of your Policy and may be withdrawn or varied by us from time to time at our discretion.</p>

Benefit	Prior to change	After change
New A1 Occupation Category	This occupation category was not available previously.	<ul style="list-style-type: none"> For professionals, executives and senior management earning more than \$120,000 per annum over the last two years and in an office-based management role. Or, for professionals, executives and senior management whose income is less than \$120,000 per annum over the last two years, then they must have a tertiary qualification* related to their current occupation and they must work in an office-based environment. <p>*Tertiary qualification means a Bachelor's degree, Master's degree or PhD granted by a recognised third level institution.</p>
New A2 Occupation Category	This occupation category was not available previously.	Primarily for Science and IT Professionals that are office and/or laboratory based. This category also includes select Engineering professionals that may not be solely office bound. Includes Civil Engineers, Research Chemists, and Computer Programmers.
New M Occupation Category	This occupation category was not available previously.	<ul style="list-style-type: none"> Select highly qualified medical professionals requiring membership of a professional or government body in order to practise that occupation. Includes Doctor [medical], Anaesthetist, and Cardiologist. This category excludes allied health professionals such as chiropractors, osteopaths and physiotherapists.
New A3 Occupation Category	This occupation category was not available previously.	White collar occupations that involve clerical and administrative work only, who are not working in a warehouse, manufacturing or industrial environment. Includes data entry operators, clerks, and copywriters.
New A4 Occupation Category	This occupation category was not available previously.	Select white collar occupations that are not strictly office or deskbound and whose roles may include a degree of driving or travel. This category is also for select allied health professionals whose roles may require some clinical hands-on duties. Includes Interior Designers, Osteopaths, and Agricultural Consultants.
Removal of AAA Occupation Category	<ul style="list-style-type: none"> For professionals, executives and senior management earning more than \$120,000 per annum over the last two years and in an office-based management role. Or, for professionals, executives and senior management whose income is less than \$120,000 per annum over the last two years, then they must have a tertiary qualification related to their current occupation and they must work in an office-based environment. 	This occupation category is no longer available.
Removal of AA Occupation Category	Professionals, who must have tertiary qualifications in the medical and allied occupations. e.g. doctors, dentists, psychiatrists.	This occupation category is no longer available.
Removal of A Occupation Category	<ul style="list-style-type: none"> Other white collar occupations that involve clerical and administrative workers only, who are not working in a warehouse, manufacturing or industrial environment. These workers are generally office bound. The working environment must present minimal injury or sickness risk. 	This occupation category is no longer available.

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