

Priority Protection Policy Enhancement Summary

28 February 2011

For Policyholders

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Every year AIA Australia upgrades its product range to ensure that the features and benefits offered to our customers and policyholders meet their changing needs. The latest enhancements which are being passed back to existing policyholders are listed below.

It is important to read this Policy Enhancement Summary together with your Priority Protection Policy Document and any other policy notices. The enhancements outlined in this document now form part of your Policy Document.

These enhancements apply from 28 February 2011. The improved features and benefits outlined below are only effective on and from this date. These enhancements will not apply to any policy where a claim is pending or where a claim is in the process of being paid. The enhancements override your existing policy terms and conditions (except to the extent where you are disadvantaged in any way, in which case the previous policy wording will apply) and are subject to any pre-existing conditions (with the exception of any increase in fees and charges).

Feature/Benefit/Description	Previous key features and benefits that applied to policies prior to 28 February 2011	Enhanced key features and benefits to apply effective from 28 February 2011						
Life Cover benefit								
Final Expenses benefit	<p>If the life insured dies before their policy expires we will make an advanced payment (subject to the table below) of the Sum Insured to their nominated beneficiary or the Policy Owner to assist them in dealing with immediate financial expenses. We will need to see a certified copy of the death certificate before we pay this benefit.</p> <table border="1"> <thead> <tr> <th>If the policy is owned by</th> <th>Advanced Payment</th> </tr> </thead> <tbody> <tr> <td>an individual</td> <td>Lesser of 10% of the Sum Insured and \$10,000</td> </tr> <tr> <td>a company or a business entity</td> <td>Lesser of 10% of the Sum Insured and \$25,000</td> </tr> </tbody> </table> <p>Any payments we make under this benefit will be deducted from the Life Cover benefit, 5-year or 10-year Term Cover benefits or Accidental Death benefit. The Final Expenses benefit is only payable in the event of Accidental Death under the Accidental Death benefit.</p>	If the policy is owned by	Advanced Payment	an individual	Lesser of 10% of the Sum Insured and \$10,000	a company or a business entity	Lesser of 10% of the Sum Insured and \$25,000	<p>If the life insured dies before their policy expires we will make an advanced payment of the lesser of 10% of the Sum Insured and \$25,000 to the nominated beneficiary/ies or the policy owner to assist them in dealing with immediate financial expenses. We will need to see a certified copy of the death certificate before we pay this benefit.</p> <p>Any payments we make under this benefit will be deducted from the Life Cover benefit, 5-year or 10-year Term Cover benefits or Accidental Death benefit.</p> <p>For the Final Expenses benefit to be paid under the Accidental Death benefit, the definition of Accidental Death must be satisfied.</p>
If the policy is owned by	Advanced Payment							
an individual	Lesser of 10% of the Sum Insured and \$10,000							
a company or a business entity	Lesser of 10% of the Sum Insured and \$25,000							
Enhancement	The Final Expenses benefit for an individual has increased from \$10,000 to \$25,000.							

Feature/Benefit/ Description	Previous key features and benefits that applied to policies prior to 28 February 2011	Enhanced key features and benefits to apply effective from 28 February 2011
Crisis Recovery benefit		
Rheumatoid Arthritis – definition	<p>‘RHEUMATOID ARTHRITIS’ means widespread joint destruction with major deformity of three or more of the following joint areas: Hands, wrists, elbows, cervical spine, knees, ankles, metatarsophalangeal joints in the feet.</p> <p>The condition must result in the permanent inability to perform any two of the Activities of Daily Living.</p>	<p>SEVERE RHEUMATOID ARTHRITIS’ means the unequivocal diagnosis of severe rheumatoid arthritis by a consultant rheumatologist. The diagnosis must be supported by, and evidence, all of the following criteria:</p> <ul style="list-style-type: none"> • at least a six week history of severe rheumatoid arthritis, which involves three or more of the following joint areas: <ul style="list-style-type: none"> – proximal interphalangeal joints in the hands; – metacarpophalangeal joints in the hands; and – metatarsophalangeal joints in the foot, wrist, elbow, knee, or ankle; • simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone); • typical rheumatoid joint deformity; and • at least two of the following criteria: <ul style="list-style-type: none"> – morning stiffness; – rheumatoid nodules; – erosions seen on x-ray imaging; – the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of Severe Rheumatoid Arthritis. <p>Degenerative osteoarthritis and all other arthritides are excluded.</p>
Enhancement	The definition of Rheumatoid Arthritis has been improved. The definition has changed to Severe Rheumatoid Arthritis.	
Complimentary Family Protection benefit – Crisis Recovery under Superannuation PLUS	This benefit was not covered previously.	<p>The complimentary Family Protection benefit is now available as a built in benefit</p> <ul style="list-style-type: none"> – Pays a lump sum benefit up to \$20,000 if the insured child is diagnosed with one or more of the listed serious illnesses.
Enhancement	The complimentary Family Protection benefit is now available as a built in benefit under Crisis Recovery under Super PLUS.	
Income Protection Plan		
Needlestick Injury	This benefit was not covered previously.	<ul style="list-style-type: none"> • The Needlestick Injury benefit is available for occupation category AA only. • All Income Protection benefits except Income Protection Accident Only cover the life insured, if as a result of a needlestick injury or splash injury occurring while performing the duties of their normal occupation, he/she becomes infected with Human Immunodeficiency Virus, the Acquired Immune Deficiency Syndrome, Hepatitis B or Hepatitis C and a reduction in their earnings is experienced as a result.
Enhancement	Needlestick Injury benefit is introduced as a new benefit under Income Protection.	

Feature/Benefit/ Description	Previous key features and benefits that applied to policies prior to 28 February 2011	Enhanced key features and benefits to apply effective from 28 February 2011
Business Expenses Plan		
Cosmetic or Elective Surgery benefit	This benefit was not covered previously under Business Expenses Plan.	<p>We will pay the life insured a Total Disablement (Business Expenses) benefit if he/she becomes totally disabled as a result of:</p> <ul style="list-style-type: none"> • cosmetic surgery, or • other elective surgery, or • as a result of surgery to transplant an organ from the life insured into the body of another person. <p>The benefit will be payable subject to the surgery taking place more than 6 months after the commencement date of the Business Expenses benefit or date of any increase or reinstatement.</p>
Enhancement	Cosmetic or Elective Surgery benefit is now covered under Business Expenses Plan.	
All Benefits		
WeCare	This service was not covered previously.	<p>All Priority Protection policyholders and their immediate family members have access to a range of free life support services via WeCare, including:</p> <ul style="list-style-type: none"> • Counselling and grief support • Funeral assistance • Legal advice • Home assistance
Enhancement	All clients are offered assistance to a range of support services.	

This is a summary only. Full terms and conditions are outlined in the Priority Protection policy document dated 15 February 2011. Alternatively, for more information about AIA Australia's Priority Protection product range or for a paper copy of this Policy Enhancement Summary, which will be provided free of charge, please contact AIA Australia on 1800 333 613.