



# Priority Protection Policy Enhancement Summary

24 June 2009

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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 24 June 2009. 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 24 June 2009	Enhanced key features and benefits to apply effective from 24 June 2009
<b>Permanent Disablement benefit</b>		
<b>Loss of Independence</b>	Means – part (c) Loss of limbs and sight of one eye.	Means – part (c) Loss of Limbs and/or Sight.
<b>Enhancement</b>	The definition for Loss of Independence has been extended to include the loss of sight of both eyes.	
<b>Crisis Recovery benefit</b>		
<b>Heart Attack</b>	<p>Means the death of heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis must be confirmed by a cardiologist and evidenced by:</p> <ul style="list-style-type: none"> <li>typical rise and fall of cardiac biomarker blood test (Troponin T, Troponin I or CK-MB) with at least one level above the 99th percentile of the upper reference limit <b>PLUS</b> <ul style="list-style-type: none"> <li>acute cardiac symptoms and signs consistent with myocardial infarction (e.g. chest pain)</li> </ul> </li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>new serial ECG changes with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block (LBBB).</li> </ul> <p>Other acute coronary syndromes including but not limited to angina pectoris are excluded.</p>	<p>Means the death of heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis must be confirmed by a cardiologist and evidenced by:</p> <ul style="list-style-type: none"> <li>typical rise and fall of cardiac biomarker blood test (Troponin T, Troponin I or CK-MB) with at least one level above the 99th percentile of the upper reference limit <b>PLUS</b> <ul style="list-style-type: none"> <li>acute cardiac symptoms and signs consistent with myocardial infarction (e.g. chest pain)</li> </ul> </li> </ul> <p><b>OR</b></p> <ul style="list-style-type: none"> <li>new serial ECG changes with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block (LBBB).</li> </ul> <p>If the above tests are inconclusive we will consider other appropriate and medically recognised tests.</p> <p>Other acute coronary syndromes including but not limited to angina pectoris are excluded.</p>
<b>Enhancement</b>	The Heart Attack definition now makes provision for other appropriate and medically recognised tests if initial tests are inconclusive.	

Feature/Benefit/ Description	Previous key features and benefits that applied to policies prior to 24 June 2009	Enhanced key features and benefits to apply effective from 24 June 2009
<b>Cancer</b>	<p>Means the presence of one or more malignant tumours including Hodgkin's disease, leukaemia and other malignant bone marrow disorders, and characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue, but does <b>not</b> include the following:</p> <ul style="list-style-type: none"> <li>• tumours which are histologically described as pre-malignant or showing the changes of 'carcinoma in situ'; <ul style="list-style-type: none"> <li>– 'carcinoma in situ of the breast' is not excluded if the entire breast is removed specifically to arrest the spread of malignancy, and this procedure is the appropriate and necessary treatment as confirmed by an appropriate specialist acceptable to us. (For carcinoma in situ of the breast, the benefit payable will be limited to 25% of the Sum Insured, subject to a maximum payment of \$25,000 under all policies we have issued covering the life insured.)</li> </ul> </li> <li>• melanomas of less than 1.5mm thickness, without ulceration as determined by histological examination;</li> <li>• all hyperkeratoses or basal cell carcinomas of the skin;</li> <li>• cutaneous squamous cell carcinomas of T2N0M0 and below grade tumours, where the tumour is less than 5cm in greatest diameter;</li> <li>• T1N0M0 papillary carcinoma of the thyroid less than 1cm in diameter;</li> <li>• Polycythemia Rubra Vera requiring treatment by venesection alone; and</li> <li>• tumours treated by endoscopic procedures alone.</li> </ul> <p>Skin cancer – where diagnosed by an appropriate specialist acceptable to us, we will pay:</p> <ul style="list-style-type: none"> <li>• 100% of the Sum Insured for melanomas where the tumour is with ulceration or is diagnosed as 1.5mm or greater in Breslow's depth of invasion; and</li> <li>• 10% of the Sum Insured for cutaneous squamous cell carcinomas where the tumour is diagnosed stage T3N0M0 under the TNM Classification system; and</li> <li>• 100% of the Sum Insured for cutaneous squamous cell carcinomas where the tumour is diagnosed at greater than T3N0M0 or any T N1, 2 or 3 or metastases are present.</li> </ul> <p>After any payment for cancer the Sum Insured will be reduced by the payment made.</p>	<p>Means the presence of one or more malignant tumours including Hodgkin's disease, leukaemia and other malignant bone marrow disorders, and characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue, but does <b>not</b> include the following:</p> <ul style="list-style-type: none"> <li>• tumours which are histologically described as pre-malignant or showing the changes of 'carcinoma in situ'; <ul style="list-style-type: none"> <li>– 'carcinoma in situ of the breast' is not excluded if the entire breast is removed specifically to arrest the spread of malignancy, and this procedure is the appropriate and necessary treatment as confirmed by an appropriate specialist acceptable to us. (For carcinoma in situ of the breast, the benefit payable will be limited to 25% of the Sum Insured, subject to a maximum payment of \$25,000 under all policies we have issued covering the life insured.)</li> </ul> </li> <li>• melanomas of less than 1.5 mm thickness, without ulceration as determined by histological examination;</li> <li>• all hyperkeratoses or basal cell carcinomas of the skin;</li> <li>• cutaneous squamous cell carcinomas of T2N0M0 and below grade tumours, where the tumour is less than 5cm in greatest diameter;</li> <li>• Polycythemia Rubra Vera requiring treatment by venesection alone; and</li> <li>• tumours treated by endoscopic procedures alone.</li> </ul> <p>Skin cancer – where diagnosed by an appropriate specialist acceptable to us, we will pay:</p> <ul style="list-style-type: none"> <li>• 100% of the Sum Insured for melanomas where the tumour is with ulceration or is diagnosed as 1.5mm or greater in Breslow's depth of invasion; and</li> <li>• 10% of the Sum Insured for cutaneous squamous cell carcinomas where the tumour is diagnosed stage T3N0M0 under the TNM Classification system; and</li> <li>• 100% of the Sum Insured for cutaneous squamous cell carcinomas where the tumour is diagnosed at greater than T3N0M0 or any T N1, 2 or 3 or metastases are present.</li> </ul> <p>After any payment for cancer the Sum Insured will be reduced by the payment made.</p>
<b>Enhancement</b>	The Thyroid cancer exclusion has been removed from the Cancer definition.	
<b>Heart Valve Surgery</b>	<p>Means the actual undergoing of a procedure to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities occurring after the commencement date or last reinstatement date of the policy. Valvotomy is specifically excluded.</p>	<p>Means the actual undergoing of a procedure to replace or repair cardiac valves as a consequence of heart valve defects or abnormalities occurring after the commencement date or last reinstatement date of the policy.</p>
<b>Enhancement</b>	The Valvotomy exclusion has been removed from the Heart Valve Surgery definition.	

Feature/Benefit/ Description	Previous key features and benefits that applied to policies prior to 24 June 2009	Enhanced key features and benefits to apply effective from 24 June 2009
<b>Loss of Use of Limbs and Sight of One Eye</b>	<p>Current benefit name: <i>Loss of Use of limbs and Sight of One Eye</i></p> <p>Means the total and irrecoverable loss by the life insured of any of the:</p> <ul style="list-style-type: none"> <li>• use of both hands</li> <li>• use of both feet</li> <li>• use of one hand and one foot</li> <li>• use of one hand and the sight of one eye</li> <li>• use of one foot and the sight of one eye.</li> </ul> <p>We will pay a one-time partial benefit in the event of the total and permanent loss of use of:</p> <ul style="list-style-type: none"> <li>• one hand</li> <li>• one foot or</li> <li>• sight in one eye (to the extent of 6/60 or less).</li> </ul> <p>The amount payable will be the greater of \$10,000 and 25% of the Sum Insured of the Crisis Recovery or Crisis Recovery Stand Alone benefit. The amount of the payment cannot exceed the Sum Insured.</p> <p>The Sum Insured of the Crisis Recovery or Crisis Recovery Stand Alone benefit will be reduced by the payment of this benefit and premiums will be adjusted accordingly.</p>	<p>Change of benefit name to: <i>Loss of Use of Limbs and/or Sight</i></p> <p>Means the total and irrecoverable loss by the life insured of any of the:</p> <ul style="list-style-type: none"> <li>• use of both hands</li> <li>• use of both feet</li> <li>• sight of both eyes (to the extent of 6/60 or less)</li> <li>• use of one hand and one foot</li> <li>• use of one hand and the sight of one eye</li> <li>• use of one foot and the sight of one eye.</li> </ul> <p>We will pay a one-time partial benefit (not payable under Loss of Independence) in the event of the total and permanent loss of use of:</p> <ul style="list-style-type: none"> <li>• one hand</li> <li>• one foot or</li> <li>• sight in one eye (to the extent of 6/60 or less).</li> </ul> <p>The amount payable will be the greater of \$10,000 and 25% of the Sum Insured of the Crisis Recovery or Crisis Recovery Stand Alone benefit. The amount of the payment cannot exceed the Sum Insured.</p> <p>The Sum Insured of the Crisis Recovery or Crisis Recovery Stand Alone benefit will be reduced by the payment of this benefit and premiums will be adjusted accordingly.</p>
<b>Enhancement</b>	Loss of Use of Limbs and Sight in one eye – now includes loss of sight in both eyes.	
<b>Carcinoma In Situ of Female Organs</b>	<p>Means a histologically proven, localised pre invasive lesion where cancer cells do not penetrate the basement membrane nor invade the surrounding tissues or stroma. 'Invade' means to infiltrate and/or actively destroy tissue or surrounding tissue. The disease of Carcinoma in Situ covered by this policy must be confirmed by a biopsy and is limited only to the following sites:</p> <ul style="list-style-type: none"> <li>• Breast where the tumour is classified as TNM stage TIS.</li> <li>• Cervix, Uterus at or above CIN III Grading.</li> <li>• Ovary, where the tumour must be classified as TIS according to the TNM Staging method or FIGO* Stage 0.</li> <li>• Vagina or Vulva, where the tumour must be classified as TIS according to the TNM staging method or FIGO* Stage 0.</li> </ul> <p><i>*FIGO refers to the staging method of the Federation Internationale de Gynecologie et d'Obstetrique.</i></p>	<p>Means a histologically proven, localised pre invasive lesion where cancer cells do not penetrate the basement membrane nor invade the surrounding tissues or stroma. 'Invade' means to infiltrate and/or actively destroy tissue or surrounding tissue. The disease of Carcinoma in Situ covered by this policy must be confirmed by a biopsy and is limited only to the following sites:</p> <ul style="list-style-type: none"> <li>• Breast where the tumour is classified as TNM stage TIS.</li> <li>• Cervix, Uterus at or above CIN III Grading.</li> <li>• Ovary and Fallopian Tube, where the tumour must be classified as TIS according to the TNM Staging method or FIGO* Stage 0.</li> <li>• Vagina or Vulva, where the tumour must be classified as TIS according to the TNM staging method or FIGO* Stage 0.</li> </ul> <p><i>*FIGO refers to the staging method of the Federation Internationale de Gynecologie et d'Obstetrique.</i></p>
<b>Enhancement</b>	The definition of Carcinoma In Situ of Female Organs now includes Carcinoma-in-Situ of the Fallopian Tubes.	

Feature/Benefit/Description	Previous key features and benefits that applied to policies prior to 24 June 2009	Enhanced key features and benefits to apply effective from 24 June 2009
<b>Superannuation Life Cover Plan</b>		
<b>Transferring from a Superannuation Life Cover benefit to a non-superannuation plan</b>	If you would like to continue your life cover under the Superannuation Life Cover benefit or Superannuation PLUS benefit after the latest policy anniversary prior to age 75 or after you retire, you may transfer to a non-superannuation plan, then on offer by AIA Australia without providing any medical evidence.	If you would like to transfer from your Superannuation Life Cover Plan to a non-superannuation plan prior to age 75, you may transfer the following to a non-superannuation plan then on offer by AIA Australia without providing any medical evidence: <ul style="list-style-type: none"> <li>• the life cover;</li> <li>• the permanent disablement cover (including the Loss of Independence cover);</li> <li>• the permanent disablement buy-back cover;</li> <li>• the waiver of premium cover.</li> </ul>
<b>Enhancement</b>	Conversion from superannuation to non-superannuation prior to age 75 now includes Permanent Disablement and Permanent Disablement Buy-back with no evidence of health required.	

This is a summary only. Full terms and conditions are outlined in the Priority Protection Policy Document dated 24 June 2009. For more information about AIA Australia's Priority Protection product range or for a paper copy of the Policy Enhancement Summary, which will be provided free of charge, please contact AIA Australia on Freecall 1800 333 613.