



WeCare fact sheet

The Power of We



AIA.COM.AU

WeCare about our customers

No one can predict the future, so having adequate insurance is one of the best defences you can have to guard against life's uncertainties.

AIA Australia understands how important it is to protect yourself against unfortunate events such as accident, illness, disability or death.

In addition to protecting our policyholders and their loved ones by paying insurance benefits, wouldn't it be nice if your insurance company offered support services at times when you weren't necessarily making a claim for benefits?

WeCare offers this type of support, whenever you need it – not just when you're making a claim. WeCare is available to AIA Australia Priority Protection policyholders and members of their immediate family.

What is WeCare?

WeCare is a new phone and email based support service that goes beyond simple insurance benefits. It offers the kind of emotional support, life assistance and practical help that our policyholders and their immediate family members might require in their time of need. These services include:

1. **Legal / tax assistance**
2. **Counselling and grief support**
3. **Home assistance**
4. **Funeral assistance**

About the WeCare services

A range of support services can be accessed via WeCare. The following provides a summary of them.

Legal assistance (available 9.00am to 5.00pm in all time zones)

The personal legal implications of an injury, dispute or litigation can be daunting. Policyholders and their immediate family can receive assistance from experienced, qualified lawyers on the following topics:

- Litigation – Commercial
- Personal Injury
- Family Law
- Child Custody
- Divorce
- Employment & Industrial
- Copyright
- Criminal
- Immigration
- Litigations – General
- Property
- Neighbour disputes
- Workers compensation / Work cover
- Wills
- Power of Attorney

Tax assistance (available 9.00am to 5.00pm in all time zones.)

Expert professionals are available to offer assistance with tax issues that can often arise in relation to the following:

- Appeals
- Stamp duty and land tax
- Income tax & GST
- Tax impacts on pensions
- Capital Gains Tax
- Inheritance tax for deceased estates
- Foreign pensions
- Inheritance issues
- Tax Preparation Service

Counselling and grief support (available 24 hours a day, 7 days a week)

Counsellors are available at any time to help identify, explore and manage issues that impact the lives of policyholders and their families. Simply talking to an experienced and sympathetic professional may be a big help. Some of the issues that are often presented include:

- Medical concerns
- Depression, anxiety
- Concerns about children or family members
- Relationship and marital problems
- Changes at home or work
- Stress management
- Elder care (coping skills, etc)

Home assistance (available 9.00am to 5.00pm in all time zones)

The culmination of everyday tasks may seem overwhelming. Knowing where to turn to for professional assistance may make life much easier for policyholders. Such services can include:

- Gardening
- Child minding
- Other related services
- Cleaning
- Qualified trades people

Funeral assistance (available 24 hours a day, 7 days a week)

After a bereavement, having to think of all the practical arrangements for a funeral can be challenging. This service assists with arrangements such as:

- Selecting a Funeral Director
- Service location, clergy or celebrant of choice
- Cemetery or crematoria selection
- After service function and catering
- Advice on wording and placement of notices

Our service providers

The support services are provided by a panel of professionally qualified lawyers, psychologists, social workers and other service professionals. They are all accredited experts and highly experienced in their fields. All service providers are pre-screened and fully insured.

With service professionals located throughout metropolitan and regional Australia, they are ready to help.

Accessing WeCare is easy.

WeCare is simple to use and easy to access. Simply follow this 3 step process:

1. Phone 1800 990 489 or email aiawecare@nhs.com.au
2. Quote your AIA Australia Priority Protection policy number
3. Discuss your situation with the WeCare consultant who will assist and guide you to the most appropriate service for your needs

How WeCare helped Peter

Peter is 28 and has a wife and young family. Peter was in a car accident whilst travelling to work and faced a permanent disability. He has a Priority Protection Income Protection policy with AIA Australia. WeCare was able to provide a range of services to support Peter and his family during this difficult period.

Legal Assistance guided Peter with his legal options relating to his work and a Worker's Compensation claim.

Home Assistance found appropriately qualified builders to help make some necessary modifications to Peter's family home and suggested some child minding services.

A **counsellor** assisted Peter with his feelings of depression and in developing coping skills to deal with them. The counsellor also helped him find a qualified local psychologist and other medical support.

WeCare also provided **general assistance** to Peter on claiming all his insured benefit entitlements from his super fund, helped with claims information and forms.



How WeCare helped Jan

Jan is 55 and her husband Terry has just passed away. Terry was covered under a Priority Protection Life policy with AIA Australia so Jan was able to access several services to help her get through a very challenging time.

Legal Assistance helped her manage Terry's will and advised on all the procedural matters that arose in connection with his death.

Home Assistance helped Jan find a gardener and a cleaner to assist with the upkeep of her home.

Jan received **counselling support** to help her come to terms with her grief and develop some coping skills.

Funeral Assistance helped her organise Terry's funeral by suggesting a crematorium and local funeral director.

General Assistance guided her through claiming all her insurance benefit entitlements.

WeCare helpline: 1800 990 489

To find out more about AIA Australia visit AIA.COM.AU

CUSTOMER PHONE: 1800 333 613

ADVISER PHONE: 1800 033 490

The WeCare service is provided free-of-charge to AIA Australia's Priority Protection policyholders and their family members by a third party service provider appointed by AIA Australia. AIA Australia's service provider is responsible for selecting, vetting and appointing the counsellors and professionals who provide the WeCare service.

The WeCare service is an additional service provided to AIA Australia Priority Protection policyholders and does not form part of a policyholder's insurance policy with AIA Australia. AIA Australia can withdraw or change the WeCare services at any time.

The telephone counselling services and any additional services provided by WeCare are intended to provide general guidance and support, and may not take into account all of the recipient's objectives, personal circumstances, financial situation and/or needs. Before making any decision based on the services received from the WeCare counselling service, the recipient should consider the appropriateness of the service to their objectives, personal circumstances, financial situation and needs, and whether they need to consult an appropriate professional (including their financial adviser) for additional, tailored assistance.