



HEALTHIER, LONGER,
BETTER LIVES

BUSINESS RULES FOR NEW APPLICATIONS

For April 2022



As part of the release of the new Priority Protection Product Disclosure Statement and Policy Document (PDS) version 28 on 16 April 2023, there will be no 'grace period' within eApp[®] Express. This allows submissions from 16 April 2023 to have access to Healthier Life Reward which could benefit your clients with potential premium savings.

Business rules for processing electronic applications

Some scenarios are outlined below:

Scenario 1: Creating a new quote from 16 April 2023

It will automatically be on the terms of the PDS version 28.

Scenario 2: Saving a quote/application and submitting it before 16 April 2023

It will be on the terms of the PDS version 27. Should you wish to apply for Healthier Life Reward, you need to recommence the quote and application process, submitting a new quote and new application from 16 April 2023, to have the relevant discount(s) applied if eligible. You should ensure the new PDS version 28 is issued to your client.

Scenario 3: Saving a quote before 16 April 2023 without commencing an application and resuming it after 16 April 2023

eApp[®] Express will prompt you to complete the Healthier Life Reward questions in the quote when you resume and complete the quote. It will be automatically updated to the terms of the PDS version 28.

Scenario 4: Commencing an application with a saved quote before 16 April 2023 and resuming it after 16 April 2023

eApp[®] Express will prompt you to go back to complete the Healthier Life Reward questions in quote when you resume and complete the application. It will be automatically updated to the terms of the PDS version 28. You should ensure the new PDS version 28 is issued to your client.

Scenario 5: Submitting a tele-application on the PDS version 27, but client not completing the tele-interview until after 16 April 2023

It will be automatically updated to the terms of the PDS version 28. The tele-underwriting process will prompt the Healthier Life Reward questions. Should your client be eligible, the relevant discount(s) will apply to their policy automatically. You should ensure the new PDS version 28 is issued to your client.

Business rules for processing paper applications

All paper applications with signed quotes generated prior to 16 April 2023 submitted to AIA Australia will be on the terms of the PDS version 27.

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