

# SUMMARY OF CHANGES

## AIA Corporate Product

May 2025



HEALTHIER, LONGER,  
BETTER LIVES

This is a summary of the main product changes under AIA Australia's 1 May 2025 Ordinary Group Life and Group Salary Continuance Corporate Products.

This is a summary **only** and should be read with the full terms and conditions outlined in the respective Group Life and Group Salary Continuance Combined Product Disclosure Statement (PDS) and Policy Documents.

The changes are compared against the 1 March 2022 Group Life and Group Salary Continuance Corporate Products. The changes do not apply to the AIA Group Risk Super Plan or superannuation owned policies.

## Group Life and Group Salary Continuance

The table below provides a summary of the key changes that apply to **both** Group Life and Group Salary Continuance.

Benefit / Feature	1 March 2022 PDS (incorporating 5 June 2023 GSC SPDS)	1 May 2025 PDS
Availability of product to types of Policy Owners	Employers, Superannuation Funds, Associations	<b>Employers only</b>  Tailored policy documents will now be provided for Superannuation Funds, Associations and other non-employer owned plans.
Document Layout	Written for both <b>Employers</b> and Superannuation Funds.	<u><a href="#">Summary of Main Layout Changes</a></u>  <ol style="list-style-type: none"><li>1. Clauses and definitions relating only to superannuation owned policies have been removed.</li><li>2. Most bullet points have been replaced with letters and then roman numerals for easier referencing.</li><li>3. More hyper-linking included. For example, if a clause refers to another clause, there is a hyper-link to the other clause.</li></ol>

Benefit / Feature	1 March 2022 PDS (incorporating 5 June 2023 GSC SPDS)	1 May 2025 PDS
<b>Document Layout (continued)</b>		<p>4. Simpler language, examples, more claims, premium and underwriting information.</p> <p>5. Some changes to terminology, for example:</p> <ul style="list-style-type: none"> <li>• <b>Sum Insured</b> has remained in GL but has changed to <b>Monthly Insured Cover</b> in GSC.</li> <li>• <b>Employer Benefit Design</b> is now used to refer to the compulsory cover provided under Automatic Acceptance, rather than the terms non-voluntary / formula driven cover.</li> </ul> <p>6. Changed position or location of some clauses, for example:</p> <ul style="list-style-type: none"> <li>• the Takeover Terms clause has moved from Section 3 to Section 1.</li> <li>• Overseas Cover and <b>Employer</b> approved leave information is now in its own section.</li> <li>• the <b>Superannuation Contributions Benefit</b> is now in its own section in the GSC PDS.</li> </ul> <p>7. Moved static terms like the Adjustment formulas and the <b>Monthly Benefit</b> formula out of the <b>Policy Schedules</b> and into the PDS or General Definitions section.</p>
<b>Automatic uplift to new AAL</b> (at takeover time and during the period of cover with AIA)	Not applicable to <b>Insured Persons</b> who have previously been declined underwritten cover above a lower AAL.	Applicable to <b>all Insured Persons, including those who have previously been declined underwritten cover above a lower AAL.</b>
<b>At Work definition</b>	The <b>At Work</b> definition requires that a person is not restricted by injury or sickness from being capable of performing their full and normal duties on a full-time basis for at least <b>30</b> hours per week.	The <b>At Work</b> definition requires that a person is not restricted by injury or sickness from being capable of performing their full and normal duties on a full-time basis for at least <b>35</b> hours per week.
<b>New Events Cover definition</b>	<p><b>New Events Cover</b></p> <p>Means the <b>Insured Person</b> is only covered for claims arising from a sickness which first became apparent or an injury which first occurred on or after the date the <b>Insured Person's Cover</b> commenced or most recently commenced under this Policy and is not related to a sickness or injury that occurred before the applicable date.</p>	<p><b>New Events Cover</b></p> <p>Means the <b>Insured Person</b> is only covered for claims arising from an injury which first occurred or a sickness which first became apparent on or after the date the <b>Insured Person's</b> cover commenced or most recently commenced under this Policy, and is not related to an injury or sickness that occurred before the applicable date, <b>unless the Insured Person, before the applicable date, would not have been aware of the prior injury or sickness, or a reasonable person in their position would not have been expected to have been aware of the injury or sickness.</b></p>

Benefit / Feature	1 March 2022 PDS (incorporating 5 June 2023 GSC SPDS)	1 May 2025 PDS
<b>At Work / New Events number of days requirement</b>  (not applicable where cover is provided to a person under Takeover Terms)	<p><u>New Policies or where an additional <b>Employer</b> joins a Policy</u></p> <p>Cover is subject to the <b>Insured Person</b> being <b>At Work</b> for 30 consecutive days immediately <b>prior</b> to the <b>Policy Commencement Date</b> or date cover commences for a new additional <b>Employer</b>. If the <b>Insured Person</b> is not <b>At Work</b>, <b>New Events Cover</b> applies until they are <b>At Work</b> for 30 consecutive days.</p> <p><u>New <b>Insured Persons</b> after the <b>Policy Commencement Date</b> / <b>Policy Schedule Commencement Date</b></u></p> <p>Full cover applies if the person is <b>At Work</b> on the date their cover commences.</p> <p>If the person is not <b>At Work</b> on the date their cover commences, <b>New Events Cover</b> applies and continues until the <b>Insured Person</b> has been <b>At Work</b> for 30 consecutive days.</p>	<p><u>Summary – One rule</u></p> <p>Regardless of an <b>Insured Person's At Work</b> status, <b>New Events Cover</b> applies <b>from</b> the date an <b>Insured Person's</b> cover commences, recommences or increases* under the Policy and continues until the <b>Insured Person</b> has been <b>At Work</b> for 30 consecutive days, from which date onwards, cover for both pre-existing and new conditions will then apply.</p> <p>*only applicable where cover increases as a result of a change to the <b>Employer Benefit Design</b>.</p>
<b>Continuation Option eligibility conditions for a Retail policy</b>	<p><b>At Work</b></p> <ul style="list-style-type: none"> <li>The person must be <b>At Work</b> performing their full and normal duties on the date immediately prior to ceasing to be eligible under your Policy.</li> </ul> <p><b>Receipt of other benefits</b></p> <ul style="list-style-type: none"> <li>the person is not eligible to receive, or must have not previously been paid a benefit payment(s) under the Policy, or any other benefits have or are being paid under any life insurance policy (including TPD or terminal illness benefits),</li> </ul>	<p>The following Continuation Option terms have been amended or added:</p> <p><b>At Work</b></p> <p>l) the person is <b>At Work</b> performing their full and normal duties on the date of <b>ceasing employment and at the date of applying for the individual policy</b>.</p> <p><b>Receipt of other benefits</b></p> <p>f) the person is not eligible to receive, or has not previously been paid a benefit payment(s) under the Policy,</p> <p>g) the person is not eligible to receive or has not previously been paid any benefits under any life insurance policy (including but not limited to Total and Permanent Disablement (TPD), terminal illness, <b>salary continuance/income protection or trauma/crisis benefits</b>) or under any accident or sickness general insurance policy,</p> <p>h) the person is not eligible to receive or has not previously been paid any benefits in respect of injury or sickness under Australian state, territory or Commonwealth law or as damages under common law (whether or not modified by statute), for loss of income, loss of earning capacity or any other economic loss (including any benefits or payments for work injury damages), whether paid as a lump sum or not. Examples include but are not limited to Workers' Compensation and Motor Accident Compensation or any similar legislation or scheme,</p>

Benefit / Feature	1 March 2022 PDS (incorporating 5 June 2023 GSC SPDS)	1 May 2025 PDS
<b>Guarantee of Premium and Variation of Policy Clause</b>	Conditions for variation of premium rates and terms and conditions of the Policy were split between the Guarantee of Premium and Variation of Policy clauses.	<p>These conditions are now all in the Variation of Policy clause.</p> <p>The following has been amended or added:</p> <ul style="list-style-type: none"> <li>fluctuation in membership <b>is tested at any point between the beginning and end of the Rate Guarantee Period</b>, rather than in any 12 month period, and the maximum percentage fluctuation has changed from <b>30% to 25%</b>.</li> <li>Discrepancies between the membership provided at the quotation stage and <b>Policy Commencement Date</b> and <b>Renewal Date</b> (as applicable) is <b>added</b>, <b>however, this has always been in the PDS in the How Premiums work section.</b></li> <li>the list of examples of events included in the “actual or anticipated change to insurance arrangements” sub-clause is expanded to include <b>company sick leave, other leave entitlements, redundancy announcements, other downsizing initiatives, late reported claims that should have been provided to us for quotation purposes, or participation in or withdrawal from a Multinational Pooling arrangement.</b></li> <li>a new sub-clause is added for variation in terms and conditions due to material and adverse impact on claims experience due to changes in <b>Relevant Law</b> or industry codes such that current or quoted <b>Premium Rate(s)</b> no longer reflect the risk under the Policy, as determined reasonably by AIA Australia.</li> </ul>
<b>Multi-Policy Discount</b>	Not Applicable	<p>If the <b>Policy Owner</b> has both a Group Life and Group Salary Continuance policy insured with us, then a 5% premium discount will apply to both policies at each <b>Renewal Date</b>.</p> <p>This will continue to apply while both policies remain in force. If one policy is terminated, the discount on the other policy will cease to apply effective from the termination date of the cancelled policy.</p> <p>This discount does not apply if either of the policies participate in a profit share or multinational pooling arrangement. If the Group Life policy is the AIA Group Risk Super Plan, the 5% discount will only apply to the Group Salary Continuance policy.</p>

# Group Life

The table below provides a summary of the key changes that apply to Group Life only.

Benefit / Feature	1 March 2022 PDS	1 May 2025 PDS
<b>Cover Expiry Age</b>	Death: Age 65 / Age 70 TPD: Age 65 / Age 70	Death: Age 65 / <b>Age 67</b> / Age 70 / <b>Age 75*</b> TPD: Age 65 / <b>Age 67</b> / Age 70 <i>*Maximum Sum Insured of \$50,000 after age 70</i>
<b>Terminal Illness certification period</b>	Choice of 12 months or 24 months	<b>24 months</b>
<b>Death Continuation Option</b>	Optional benefit	<b>Built-in benefit</b> 60 days <b>Extended Cover</b> automatically included
<b>TPD Extended Cover</b>	Built-in benefit	Only applicable if the <b>Policy Owner</b> <b>includes a Death &amp; TPD Continuation Option as an optional feature.</b>
<b>Financial Planning Benefit</b>	Not Applicable	Reimbursement of financial planning costs up to \$2,000 for claimants paid a <b>Terminal Illness</b> or <b>TPD</b> benefit under the Policy, who seek advice from a qualified Financial Planner about managing their claim proceeds.
<b>Spouse Cover Option</b>	Available as a non-standard feature, on a case by case basis, through underwriting, and not mentioned in the PDS.	Fixed cover or age based death (including <b>Terminal Illness</b> ) cover is available to <b>Spouses</b> through underwriting. <b>This is now mentioned in the PDS.</b>
<b>Life Stages Cover</b>	Available	<b>Removed</b> as this feature generally only applies for member paid premiums in a superannuation environment. Life Stages Cover is still available for superannuation owned policies.
<b>16 Month rule for TPD claims and TPD Definition 3</b>	Access to the Any Occupation and Own Occupation definitions is subject to the claimant being <b>Employed</b> in the 16 months immediately prior to the <b>Date of Disablement</b> , otherwise Definition 3 “unable to do basic everyday Activities or Mental Illness” definition applies.	The 16 month <b>TPD</b> rule has been <b>removed</b> . Accordingly, Definition 3 “unable to do basic everyday Activities or Mental Illness” definition has also been <b>removed</b> as it only applied to <b>Insured Persons</b> who did not meet the 16 month rule prior to the <b>Date of Disablement</b> . The 16 month rule and the “unable to do basic everyday Activities or Mental Illness” definition <b>still applies</b> to existing and new superannuation owned policies.

## Benefit / Feature

1 March 2022 PDS

1 May 2025 PDS

## TPD Definition

Four definitions:

1. Any Occupation (unable/unlikely)
2. Own occupation
3. Basic everyday Activities or Mental Illness
4. Loss of limbs and/or Sight

The TPD Definition is now presented as **one definition with Parts A and B.**

Part A: Any Occupation ('unable' or 'unlikely') or Own Occupation

Part B: Loss of Limbs and/or Sight

There are three options available under Part A of the TPD Definition:

- i. Any Occupation ('unable'), or
- ii. Any Occupation ('unlikely'), or
- iii. Own Occupation.

**Other changes:**

- For all **mental health conditions**, the treating medical practitioner must be a **registered psychiatrist**.
- Any occupation only:
  - the **Insured Person** has not performed any work, paid or unpaid for 3 consecutive months since the **Date of Disablement** and continuously since then up to the **Date of Assessment**.
  - Medical and other evidence available up to the **Date of Assessment** will now be taken into consideration by us in determining if an **Insured Person** has become incapacitated to such an extent as to render them unable / unlikely ever to engage in any occupation for which they are reasonably suited, **or could reasonably be expected to become suited to**, by education, training or experience.

**Date of Assessment** means the day we conclude our assessment of the **Insured Person's** claim or any subsequent reassessment of the **Insured Person's** claim.

## Exclusions

There are three (3) exclusions as follows:

1. War
2. Self-inflicted acts or suicide
3. Other

There are seven (7) exclusions as follows:

1. War
2. Self-inflicted acts or suicide
3. Unlawful activity and incarceration
4. Unsatisfactory performance, misconduct or disqualification
5. Prior Terminal Illness or TPD claim
6. Harm
7. Underwriting Decisions

## Benefit / Feature

1 March 2022 PDS

1 May 2025 PDS

## Exclusions (continued)

Details of Change

1. The **second bullet point** of the War exclusion (now b)) has been amended to **align** with the wording under the GSC policy as follows.
  - b) **active service or participation in the armed forces of any country, territory or, foreign or international organisation in Australia or any foreign country after their cover started, increased or was reinstated, or**
2. The Self-inflicted acts or suicide exclusion is unchanged.
3. The Unlawful activity and incarceration exclusion is **new** as follows:
 

**Unlawful activity and incarceration**

We will not pay a benefit:

  - a) where the **Insured Person's** Death, **Terminal Illness** or **TPD** was caused or contributed to directly or indirectly by their participation or involvement in an act or acts that may constitute a **Crime** (irrespective of whether they are convicted or sentenced to a term of imprisonment),
  - b) for **TPD**, if the condition for which the **Insured Person** is claiming:
    - i. first occurred or arose while they were incarcerated,
    - ii. was caused or contributed to directly or indirectly by an event first occurring or arising while they were incarcerated, or
  - c) for **TPD**, while an **Insured Person** is incarcerated.

**Crime** means any summary or indictable offence within the meaning of any State or Commonwealth legislation or an offence with a similar meaning under foreign law.
4. The Unsatisfactory performance, misconduct or disqualification exclusion is **new** as follows:
 

**Unsatisfactory performance, misconduct or disqualification**

We will not pay a **TPD** benefit where the **Insured Person** is not working as a result of any of the following:

  - a) an unsuccessful probationary period,
  - b) dismissal due to unsatisfactory performance,
  - c) deliberate or serious misconduct or unprofessional misconduct, or
  - d) a loss of licence to perform some or all of the duties of the **Insured Person's** occupation.

Benefit / Feature	1 March 2022 PDS	1 May 2025 PDS
<b>Exclusions (continued)</b>		<p>5. The Prior Terminal Illness or TPD claim exclusion is <b>new</b> as follows:</p> <p><b>Prior Terminal Illness or TPD claim</b></p> <p>We will not pay a benefit if, prior to becoming an <b>Insured Person</b> under the Policy, an <b>Insured Person</b> has been paid or is eligible or entitled to be paid a Terminal Illness or Total and Permanent Disablement (TPD) benefit under your previous policy or under any other insurance policy, for the same or related condition being claimed with us.</p> <p>6. The Harm exclusion is <b>new</b> as follows:</p> <p><b>Harm</b></p> <p>We will not pay a benefit where the intended recipient of the benefit intentionally or recklessly caused or contributed directly or indirectly to the <b>Insured Person's Death</b>.</p> <p>7. The Underwriting Decisions exclusion is <b>not new but re-worded</b> from "Other" to "Underwriting Decisions". This is to make it clear that this exclusion is solely about underwriting exclusions:</p> <p><b>Underwriting Decisions</b></p> <p>We will not pay a benefit for any exclusions as a result of underwritten cover imposed by AIA Australia on an <b>Insured Person</b>.</p>
<b>TPD Medical Conditions</b>	<ol style="list-style-type: none"> <li>1. <b>Hemiplegia, Diplegia, Paraplegia and Quadriplegia</b> – are all separate definitions.</li> <li>2. <b>Loss of Hearing</b> - diagnosis under part b) loss of hearing has an <b>average</b> auditory threshold of 90 decibels or greater, even with amplification,</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>The four separate medical conditions are now all under the one event Paralysis of two or more limbs</b> which means total and permanent loss of use of two or more limbs through illness or injury to the brain or spinal cord resulting in permanent damage to the nervous system. In this case, limb is an arm or a leg. This includes Hemiplegia, Diplegia, Paraplegia and Quadriplegia.</li> <li>2. <b>Loss of Hearing</b> - diagnosis under part b) loss of hearing has an auditory threshold of 90 decibels or greater, even with amplification,</li> </ol>



# Group Salary Continuance

The table below provides a summary of the key changes that apply to Group Salary Continuance only.

Benefit / Feature	1 March 2022 PDS (incorporating 5 June 2023 GSC SPDS)	1 May 2025 PDS
<b>Insured Percentage (Replacement Ratio)</b>	<p>The standard offer in the PDS is:</p> <ul style="list-style-type: none"> <li>• 70% or</li> <li>• 70% of <b>Income</b> reducing to 60% after 24 months on claim or</li> <li>• 75% of <b>Income</b> or</li> <li>• 75% of <b>Income</b> reducing to 60% after 24 months on claim.</li> </ul>	<p>The standard offer in the PDS is:</p> <ul style="list-style-type: none"> <li>• 75% of <b>Income</b> or</li> <li>• 75% of <b>Income</b> reducing to 60% after 24 months on claim or</li> <li>• 75% of <b>Income</b> reducing to 50% after 24 months on claim.</li> </ul>
<b>Benefit Periods</b>	2 year / 5 year / 10 year / Age 60 / Age 65	1 year / 2 year / 5 year / 10 year / Age 65
<b>Cover Expiry Age</b>	Age 60 / Age 65 / Age 70	Age 65 / Age 67 / Age 70
<b>Disability Definitions</b> (15 hour per week working requirement)	Eligibility for <b>Disability</b> Definition 1 ('unable to perform usual occupation') and Definition 2 ('unable to perform usual occupation for first 2 years on claim') is subject to the <b>Insured Person</b> working on average 15 hours or more per week in the three months immediately prior to the commencement of the <b>Waiting Period</b> , otherwise Definition 3 (any occupation) applies.	<p>Eligibility for <b>Disability</b> Definition 1 and Definition 2 is <b>no longer subject to working a required number of hours per week prior to the commencement of the Waiting Period</b>.</p> <p><b>Definition 3 has been removed.</b></p>
<b>Part (a) of Total Disability Definition 1 and 2</b>  <b>Part (d) of Total Disability Definition 2</b>	<p><u>Definition 1 and Definition 2 (first 24 months on claim)</u></p> <p>Means solely as a result of injury or sickness the <b>Insured Person</b> is:</p> <ul style="list-style-type: none"> <li>• unable to perform at least one Important Duty^ of their usual occupation,</li> </ul>	<p><u>Definition 1 and Definition 2 (first 24 months on claim)</u></p> <p>Means solely as a result of injury or sickness the <b>Insured Person</b> is:</p> <p>a) <b>not capable of performing all of the Material and Substantial Duties^</b> of their usual occupation, <b>and</b></p> <p>The wording of parts b) and c) which were previously bullet points remains unchanged.</p> <p><b>If we consider the Insured Person is capable of performing any of the Material and Substantial Duties^ of their usual occupation in a reduced capacity, they will not be Totally Disabled but may be Partially Disabled.</b></p>

Benefit / Feature	1 March 2022 PDS (incorporating 5 June 2023 GSC SPDS)	1 May 2025 PDS
<p><b>Part (a) of Total Disability Definition 1 and 2</b></p> <p><b>Part (d) of Total Disability Definition 2</b></p> <p><b>(continued)</b></p>	<p><u>Definition 2 (after first 24 months on claim)</u></p> <ul style="list-style-type: none"> <li>unable to perform any occupation for which they are reasonably suited by education, training or experience,</li> </ul> <p>Important Duty means a duty that involves 20% or more of the <b>Insured Person's</b> overall occupational tasks.</p>	<p><u>Definition 2 (after first 24 months on claim)</u></p> <p>d) <b>not capable of performing all of the Material and Substantial Duties<sup>^</sup> of their usual occupation or</b> any occupation for which they are reasonably suited by education, training or experience, <b>and</b></p> <p>The wording of parts e) and f) which were previously bullet points, remains unchanged.</p> <p>If we consider the <b>Insured Person</b> is capable of performing any of the Material and Substantial Duties<sup>^</sup> of their usual occupation in a reduced capacity, they will not be <b>Totally Disabled</b> but may be <b>Partially Disabled</b>.</p> <p>For avoidance of doubt, for Definition 1 or Definition 2, in determining, whether an <b>Insured Person</b> is capable of working in their usual occupation or any occupation (as applicable), we will take into account available medical evidence (including the opinion of their <b>Medical Practitioner</b>) and any other relevant considerations directly related to their medical condition (including information provided by the <b>Insured Person</b>).</p> <p><sup>^</sup>Material and Substantial Duties means the duties which:</p> <ul style="list-style-type: none"> <li>are normally required for the purposes of the occupation, and</li> <li>do not include exceptional duties which are not normally required to perform the duties of that occupation, trade or profession, and</li> <li>cannot be reasonably omitted, modified or substituted by the <b>Insured Person</b> or their <b>Employer</b>, and</li> <li>are essential to producing the <b>Insured Person's Income</b>.</li> </ul>
<p><b>Partial Disability Benefit and Current Income definition</b></p>	<p>Part 'B' of the <b>Partial Disability</b> formula is the <b>Insured Person's Current Income</b> for the month for which they are claiming <b>Partial Disability</b>.</p> <p>This includes a capability provision allowing AIA to include any income a person could reasonably be expected to earn if they are not working to their full capacity. This capability component is described in the paragraph below the formula in clause 5.3.2.</p>	<p><b>Removed</b> the capability to earn text from clause 5.3.2 (now clause 6.3.2) and instead <b>inserted</b> capability to earn text within the definitions of <b>Current Income</b> and <b>Partial Disability</b>.</p> <p><u><b>Current Income</b> definition has been amended as follows:</u></p> <p>Means the income earned, <b>or capable of being earned</b>, by an <b>Insured Person</b> from personal exertion while <b>Partially Disabled</b> whether the income is from their usual occupation or any occupation. If the <b>Insured Person</b> takes annual leave or long service leave during the period of <b>Partial Disability</b>, this will be included in the income the <b>Insured Person</b> would have earned had they not taken such leave.</p>

Benefit / Feature	1 March 2022 PDS (incorporating 5 June 2023 GSC SPDS)	1 May 2025 PDS
<p><b>Part (a) and (b) of Partial Disability Definition 1 and 2</b></p> <p><b>Part (d) and (e) of Partial Disability Definition 2</b></p>	<p><u>Definition 1 and Definition 2 (first 24 months on claim)</u></p> <p>Means solely as a result of injury or sickness the <b>Insured Person</b> is:</p> <ul style="list-style-type: none"> <li>unable to work in their usual occupation at full capacity after becoming <b>Totally Disabled</b>,</li> <li>working in their usual occupation in a reduced capacity or working in an alternative occupation,</li> <li>earning an income which is less than their <b>Pre-Disability Income</b>, and</li> </ul> <p><u>Definition 2 (after first 24 months on claim)</u></p> <p>After the expiry of the first 24 months and for the balance of the <b>Benefit Period</b>, solely due to the same injury or sickness the <b>Insured Person</b> is:</p> <ul style="list-style-type: none"> <li>unable to perform any occupation for which they are reasonably suited by education, training or experience, but has returned to work in their usual occupation in a reduced capacity or an alternative occupation,</li> <li>earning an income which is less than their <b>Pre-Disability Income</b>, and</li> </ul>	<p><b>Partial Disability</b> definition has been amended to incorporate capability provisions as follows:</p> <p><u>Partial Disability Definition 1 and 2 (first 24 months on claim)</u></p> <p>Means solely as a result of injury or sickness the <b>Insured Person</b> is:</p> <p>a) <b>not capable of working in their usual occupation</b> at full capacity after becoming <b>Totally Disabled</b>, but is:</p> <ol style="list-style-type: none"> <li>working in their usual occupation in a reduced capacity, or</li> <li><b>capable of working</b> in their usual occupation in a reduced capacity, or</li> <li><b>working in another occupation</b>, and</li> </ol> <p>b) earning, <b>or is reasonably capable of earning</b>, an income which is less than their <b>Pre-Disability Income</b>, and</p> <p>The wording of part c) which was previously a bullet point remains unchanged.</p> <p><u>Definition 2 (after first 24 months of claim)</u></p> <p>d) <b>not capable of working at full capacity in their usual occupation</b> or any occupation for which they are reasonably suited by education, training or experience, but is:</p> <ol style="list-style-type: none"> <li><b>working in a reduced capacity in their usual occupation or another occupation</b>, or</li> <li><b>capable of working in a reduced capacity in their usual occupation or any occupation they are reasonably suited to by education, training or experience</b>, or</li> </ol> <p>e) earning, <b>or is reasonably capable of earning</b>, an income which is less than their <b>Pre-Disability Income</b>, and</p> <p>The wording of part f) which was previously a bullet point remains unchanged.</p> <p>For avoidance of doubt, for Definition 1 or Definition 2, in determining whether an <b>Insured Person</b> is capable of working in their usual occupation or any other occupation (as applicable), we will take into account available medical evidence (including the opinion of their <b>Medical Practitioner</b>) and any other relevant considerations directly related to their medical condition (including information provided by the <b>Insured Person</b>).</p>
<p><b>How long we will pay</b></p> <p>(refusal of rehabilitation or treatment and incarceration)</p>	Not Applicable	
		<p>The date a claimant <b>unreasonably refuses rehabilitation and/or treatment or becomes incarcerated</b> are added as cessation of benefit payment conditions.</p>

Benefit / Feature	1 March 2022 PDS (incorporating 5 June 2023 GSC SPDS)	1 May 2025 PDS
<b>Return to Work during the Waiting Period</b>	<p>An <b>Insured Person</b> is permitted to return to work once, performing their usual duties and hours for up to:</p> <ul style="list-style-type: none"> <li>• 10 consecutive days during the <b>Waiting Period</b>, where the <b>Waiting Period</b> is 60 days or more, or</li> <li>• 5 consecutive days during the <b>Waiting Period</b>, where the <b>Waiting Period</b> is less than 60 days.</li> </ul>	<p>An <b>Insured Person</b> is permitted to return to work once, performing their usual duties and hours for up to <b>5 consecutive days</b> during the <b>Waiting Period</b>, regardless of the length of the <b>Waiting Period</b>.</p>
<b>Extended Cover</b>	Built-in benefit	Only applicable if the <b>Policy Owner</b> has the Continuation Option as an optional feature.
<b>Exclusions</b>	<p>There are five (5) exclusions as follows:</p> <ol style="list-style-type: none"> <li>1. War and Active Service</li> <li>2. Pregnancy</li> <li>3. Self-inflicted acts or suicide</li> <li>4. Criminal Activity</li> <li>5. Other</li> </ol>	<p>There are six (6) exclusions as follows:</p> <ol style="list-style-type: none"> <li>1. War</li> <li>2. Pregnancy</li> <li>3. Self-inflicted acts or suicide</li> <li>4. Unlawful activity and incarceration</li> <li>5. Unsatisfactory performance, misconduct or disqualification</li> <li>6. Underwriting Decisions</li> </ol> <p>1. The War exclusion is unchanged. Active Service has just been removed from the heading but still applies in the clause.</p> <p>2. The Pregnancy exclusion is <b>expanded to apply to all benefits provided under the Policy</b>, not just <b>Total Disability</b> and <b>Partial Disability</b>.</p> <p>3. The Self-inflicted acts or suicide exclusion is <b>expanded to apply to all benefits provided under the Policy</b>, not just <b>Total Disability</b> and <b>Partial Disability</b>.</p> <p>4. The Unlawful activity and incarceration exclusion <b>replaces</b> the current Criminal Activity exclusion. It is <b>expanded to apply to all benefits provided under the Policy</b>, not just <b>Total Disability</b> and <b>Partial Disability</b> and applies to any injury or sickness while the <b>Insured Person</b> is incarcerated.</p> <p><b>Unlawful activity and incarceration</b></p> <p>We will not pay a benefit for an <b>Insured Person</b>:</p> <p>a) if the condition for which they are claiming</p> <ol style="list-style-type: none"> <li>i. was caused or contributed to directly or indirectly by their participation or involvement in an act or acts that may constitute a <b>Crime</b> (irrespective of whether they are convicted or sentenced to a term of imprisonment),</li> <li>ii. first occurred or arose while they were incarcerated,</li> <li>iii. was caused or contributed to directly or indirectly by an event first occurring or arising while they were incarcerated, or</li> </ol>

Benefit / Feature	1 March 2022 PDS (incorporating 5 June 2023 GSC SPDS)	1 May 2025 PDS
<b>Exclusions (continued)</b>		<p>b) while they are incarcerated or in respect of any period they are incarcerated.</p> <p><b>Crime</b> means any summary or indictable offence within the meaning of any State or Commonwealth legislation or an offence with a similar meaning under foreign law.</p> <p>5. The Unsatisfactory performance, misconduct or disqualification exclusion is <b>new</b> as follows:</p> <p><b>Unsatisfactory performance, misconduct or disqualification</b></p> <p>We will not pay a benefit where the <b>Insured Person</b> is not working in their usual occupation as a result of any of the following:</p> <ul style="list-style-type: none"> <li>a) an unsuccessful probationary period,</li> <li>b) dismissal due to unsatisfactory performance,</li> <li>c) deliberate or serious misconduct or unprofessional misconduct, or</li> <li>d) a loss of licence to perform some or all of the duties of the <b>Insured Person's</b> occupation.</li> </ul> <p>6. The Underwriting Decisions exclusion is <b>not new but re-worded</b> from “Other” to “Underwriting Decisions”. This is to make it clear that this exclusion is solely about underwriting exclusions:</p> <p><b>Underwriting Decisions</b></p> <p>We will not pay a benefit for any exclusions as a result of underwritten cover imposed by AIA Australia on an <b>Insured Person</b>.</p>
<b>Death benefit</b> (built-in benefit) 3 x <b>Monthly Benefit</b>	Provided to <b>Disability</b> claimants who die whilst on claim.	Provided to all <b>Insured Persons</b> , <b>regardless of whether or not they are receiving disability benefits</b> .
<b>Specific Injury benefit</b> (optional benefit)	Specific Injury benefit payments are not subject to the benefit offset clause.	Specific Injury Benefit payments <b>are subject</b> to the benefit offset clause.
<b>Complimentary Child Cancer benefit</b>	Not Applicable	The Trauma benefit is <b>expanded</b> to include a <b>Complimentary Child Cancer benefit</b> . This is a fixed payment of \$10,000 if an <b>Insured Person's Child</b> suffers <b>Cancer</b> , as defined.

## Benefit / Feature

## 1 March 2022 PDS (incorporating 5 June 2023 GSC SPDS)

## 1 May 2025 PDS

## Trauma Medical Definitions

We have made changes to the existing Trauma Medical Definitions, and the following sections of the Trauma Medical Definitions have been amended.

1. **Accidental HIV Infection** – Sero-conversion evidence must occur within 6 months of the accident.
2. **Cancer** - Polycythemia Rubra Vera stated requiring treatment by venesection alone.
3. **Hemiplegia, Diplegia, Paraplegia and Quadriplegia** – all separate definitions.
4. **Loss of Hearing** - diagnosis under part b) loss of hearing has an **average** auditory threshold of 90 decibels or greater, even with amplification,
5. **Loss of Limbs and Sight of One Eye** – means the irrecoverable loss of the events listed.
6. **Occupationally Acquired Hepatitis B and or Hepatitis C Infection** – reporting and testing must occur within 48 hours after the accident.

The following Trauma Medical Definitions have been amended:

1. **Accidental HIV Infection** – Sero-conversion evidence must occur within **180** days of the accident.
2. **Cancer** - Polycythemia Rubra Vera states requiring treatment by venesection **and/or aspirin** alone.
3. **Paralysis of two or more limbs** – means total and permanent loss of use of two or more limbs through illness or injury to the brain or spinal cord resulting in permanent damage to the nervous system. In this case, limb is an arm or a leg. This includes Hemiplegia, Diplegia, Paraplegia and Quadriplegia.
4. **Loss of Hearing** - diagnosis under part b) loss of hearing has an auditory threshold of 90 decibels or greater, even with amplification,
5. **Loss of Limbs and Sight of One Eye** – means the **permanent** loss of the events listed.
6. **Occupationally Acquired Hepatitis B and or Hepatitis C Infection** – reporting and testing must occur within **7 days** after the accident.

To find out more about the AIA Corporate product, contact your AIA Australia Business Development Manager or Client Development Manager.