

# Professional Insurance Portfolio

# Policy Enhancement

# Summary

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**From time to time AIA Australia upgrades its product range to ensure that the benefits and features offered to our 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 Enhancements Summary together with your Professional Insurance Portfolio Product Disclosure Statement and any other policy notices. The enhancements outlined in this document now form part of your policy document.

These enhancements apply effective from 3 June 2017. The enhanced features and benefits outlined below are only effective on and from this date. These enhancements will not apply to any claim which as at this date (3 June 2017) is pending or is in the process of being paid, or where you have a Pre-existing Condition at the effective date of the improvement in the insurance benefits. 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).

The table below is a summary only and should be read in conjunction with the full terms and conditions relating to the enhanced benefit in the Professional Insurance Portfolio Product Disclosure Statement (PDS) dated 3 June 2017.

Benefit	Benefits and features as per the Product Disclosure Statement prior to 3 June 2017	Enhanced benefits and features effective from 3 June 2017
<b>Term Life Plan and Crisis Recovery Stand Alone Plan</b>		
<b>Rheumatoid Arthritis</b>	This benefit was not available immediately prior to 3 June 2017, however it was available for some policies up to 2011.	<p>'RHEUMATOID ARTHRITIS' means the unequivocal diagnosis of rheumatoid arthritis by a rheumatologist that meets qualification for treatment by biological agents under PBS* requirements after treatment with conventional disease-modifying anti rheumatic drugs (DMARDs) having failed.</p> <p>The payment is 25% of the Crisis Recovery / Crisis Recovery Stand Alone Sum Insured, to a maximum of \$10,000 under all policies issued by Us covering the Life Insured.</p> <p>* Pharmaceutical Benefits Scheme – Rheumatoid Arthritis Initial PBS authority application</p>
<b>Enhancement</b>	A new partial benefit of 25% of the Sum Insured up to \$10,000 will be payable if you meet the definition of Rheumatoid Arthritis.	
<b>Term Life Plan, Crisis Recovery Stand Alone Plan and Disability Income Plan</b>		
<b>Severe Rheumatoid Arthritis</b>	<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"> <li>• 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"> <li>– proximal interphalangeal joints in the hands;</li> <li>– metacarpophalangeal joints in the hands; and</li> <li>– metatarsophalangeal joints in the foot, wrist, elbow, knee, or ankle;</li> </ul> </li> <li>• simultaneous bilateral and symmetrical joint soft tissue swelling or fluid (not bony overgrowth alone);</li> <li>• typical rheumatoid joint deformity; and</li> <li>• at least two of the following criteria: <ul style="list-style-type: none"> <li>– morning stiffness;</li> <li>– rheumatoid nodules;</li> <li>– erosions seen on x-ray imaging;</li> <li>– the presence of either a positive rheumatoid factor or the serological markers consistent with the diagnosis of Severe Rheumatoid Arthritis.</li> </ul> </li> </ul> <p>Degenerative osteoarthritis and all other arthritides are excluded.</p>	<p>'SEVERE RHEUMATOID ARTHRITIS' means the unequivocal diagnosis of rheumatoid arthritis by a rheumatologist that meets qualification for treatment by biological agents under PBS† requirements after treatment with conventional disease-modifying anti rheumatic drugs (DMARDs) having failed and has failed to respond to treatment with a biological DMARD.</p> <p>† Pharmaceutical Benefits Scheme – Rheumatoid Arthritis Initial PBS authority application</p>
<b>Enhancement</b>	A new definition of Severe Rheumatoid Arthritis has been introduced which aligns to modern day treatment as a measurement of severity as opposed to referencing outdated diagnostic criteria.	

Benefit	Benefits and features as per the Product Disclosure Statement prior to 3 June 2017	Enhanced benefits and features effective from 3 June 2017
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**Term Life Plan, Crisis Recovery Stand Alone Plan and Disability Income Plan**

<b>Stroke</b>	<p>‘STROKE’ means an acute neurological event caused by a cerebral or subarachnoid haemorrhage, cerebral embolism or cerebral thrombosis, where the following conditions are met:</p> <ul style="list-style-type: none"> <li>• There is an acute onset of objective and ongoing neurological signs that last more than 24 hours, and</li> <li>• Findings on magnetic resonance imaging, computerised tomography, or other reliable imaging techniques, demonstrate a lesion consistent with the acute haemorrhage, embolism or thrombosis.</li> </ul> <p>Brain damage due to an accident, infection, reversible ischaemic neurological deficit, transient Ischaemic attack, vasculitis or an inflammatory disease is excluded.</p>	<p>‘STROKE’ means an acute neurological event caused by a cerebral or subarachnoid haemorrhage, cerebral embolism or cerebral thrombosis, where the following conditions are met:</p> <ul style="list-style-type: none"> <li>• There is an acute onset of objective and ongoing neurological signs that last more than 24 hours, and</li> <li>• Findings on magnetic resonance imaging, computerised tomography, or other reliable imaging techniques, demonstrate a lesion consistent with the acute haemorrhage, embolism or thrombosis.</li> </ul> <p>Excluded:</p> <ul style="list-style-type: none"> <li>• Brain damage due to an accident, infection or hypoxia;</li> <li>• Transient Ischaemic Attack;</li> <li>• Non-vasculitic inflammatory disease;</li> <li>• Vascular disease affecting the eye, optic nerve or vestibular functions only.</li> </ul>
<b>Enhancement</b>	‘Reversible ischaemic neurological deficit’ has been removed from the listed exclusions.	

**Term Life Plan, Crisis Recovery Stand Alone Plan and Disability Income Plan**

<b>Surgery to the Aorta</b>	<p>‘SURGERY TO THE AORTA’ means surgical repair to the aorta to correct any narrowing, dissection or aneurysm of the thoracic or abdominal aorta but does not include angioplasty, intra-arterial procedures or other non-surgical techniques.</p>	<p>SURGERY TO THE AORTA’ means surgical repair to the aorta to correct any narrowing, dissection or aneurysm of the thoracic or abdominal aorta but does not include angioplasty or non-surgical techniques.</p>
<b>Enhancement</b>	‘Intra arterial procedures’ has been removed from the listed exclusions.	

This is a summary only.

Full descriptions of benefits are outlined in the Professional Insurance Portfolio PDS dated 3 June 2017.

