

# Policy Enhancement Summary

For policyholders



*Life's better with the right partner®*



**Every year AIA Australia upgrades its Priority Protection benefit range to ensure that the features and benefits offered to our customers and 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 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 17 December 2016. 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.

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 Priority Protection Product Disclosure Statement (PDS) dated 10 December 2016.

Feature/Benefit Description	Previous key features and benefits that applied prior to 17 December 2016	Enhanced key features and benefits to apply effective from 17 December 2016
<b>Life Cover Plan and Crisis Recovery Stand Alone Plan</b>		
<b>Rheumatoid Arthritis</b>	This benefit was not available previously.	<p>'RHEUMATOID ARTHRITIS' means the unequivocal diagnosis of rheumatoid arthritis by a rheumatologist that meets qualification for treatment by biological agents under PBS<sup>^</sup> requirements after treatment with conventional disease-modifying anti rheumatic drugs (DMARDs) having failed.</p> <p><sup>^</sup> Pharmaceutical Benefits Scheme – Rheumatoid Arthritis Initial PBS authority application</p>
<b>Enhancement</b>	<b>A new partial benefit of 25% of the Sum Insured up to \$25,000 will be payable if you meet the definition of Rheumatoid Arthritis.</b>	

Feature/Benefit Description	Previous key features and benefits that applied prior to 17 December 2016	Enhanced key features and benefits to apply effective from 17 December 2016
<b>Life Cover Plan, Crisis Recovery Stand Alone Plan and Income Protection 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<sup>^</sup> 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><sup>^</sup> Pharmaceutical Benefits Scheme – Rheumatoid Arthritis Initial PBS authority application</p>
<b>Enhancement</b>	<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.</b>	
<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>– Vasculitis or an inflammatory disease;</li> <li>– Vascular disease affecting the eye, optic nerve or vestibular functions only.</li> </ul>
	<b>'Reversible ischaemic neurological deficit' has been removed from the listed exclusions.</b>	

Feature/Benefit Description	Previous key features and benefits that applied prior to 17 December 2016	Enhanced key features and benefits to apply effective from 17 December 2016
<b>Life Cover Plan, Crisis Recovery Stand Alone Plan and Income Protection Plan (continued)</b>		
<b>Surgery to the Aorta</b>	'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.	'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.
<b>Enhancement</b>	<b>'Intra arterial procedures' has been removed from the listed exclusions.</b>	

<b>Life Cover Plan and Income Protection Plan</b>		
<b>Terminal Illness benefit</b>	You are deemed to be suffering from a Terminal Illness if an appropriate specialist physician has certified that your illness or injury is likely to result in your death within 12 months.	The certification period has been extended meaning you will be deemed to be suffering from a Terminal Illness if an appropriate specialist physician certifies that your illness or injury is likely to result in your death within 24 months.
<b>Enhancement</b>	<b>The certification period for Terminal Illness has been extended from 12 months to 24 months.</b>	

<b>Superannuation Life Cover Plan and Superannuation Income Protection Plan</b>		
<b>Terminal Illness benefit</b>	You are deemed to be suffering from a Terminal Illness if two medical practitioners (one of whom is a specialist practicing in the area related to your condition) have certified that your illness or injury is likely to result in your death within 12 months.	The certification period has been extended meaning you will be deemed to be suffering from a Terminal Illness if two medical practitioners (one of whom is a specialist practicing in the area related to your condition) certify that your illness or injury is likely to result in your death within 24 months.
<b>Enhancement</b>	<b>The certification period for Terminal Illness has been extended from 12 months to 24 months.</b>	

<b>Life Cover Plan, Crisis Recovery Stand Alone Plan and Total and Permanent Disablement Stand Alone Plan</b>		
<b>Financial Planning Reimbursement</b>	We will reimburse your costs of obtaining financial advice up to \$3,000 if your financial planning costs are incurred and paid within six months of your claim payment.	We will reimburse your costs of obtaining financial advice up to \$3,000 if your financial planning costs are incurred and paid within 12 months of your claim payment.
<b>Enhancement</b>	<b>Financial Planning Reimbursement of up to \$3,000 can now be claimed for financial planning costs incurred and paid for within 12 months of your claim payment.</b>	

This is general information only and does not take into account factors like the personal circumstances, financial situation or needs of any individual. Before acting on this information individuals should consider the information in the context of such factors and should also consider the Priority Protection PDS. This information is not intended as personal financial or other advice. This information is current at the date of this document and may be subject to change.