

Policy Enhancement Summary

For policyholders



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 Enhancements 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 28 July 2018. 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 16 December 2017 and the Priority Protection Supplementary Product Disclosure Statement (SPDS) dated 14 July 2018.

Benefit	Prior to change	After change
Life Cover Plan, Superannuation Life Cover Plan, Crisis Recovery Stand Alone Plan and Income Protection Plan		
Loss of Hearing	'LOSS OF HEARING' means complete and irrecoverable loss of hearing, both natural and assisted, from both ears as a result of Injury or Sickness, as certified by an appropriate specialist Medical Practitioner.	'LOSS OF HEARING' means irreversible loss of hearing in the better ear, that: <ul style="list-style-type: none"> • has an auditory threshold of greater than 90 decibels at all frequencies from 500 hertz to 3,000 hertz, even with amplification; and • is diagnosed and certified by an appropriate specialist Medical Practitioner, using standardised equipment.
Life Cover Plan, Crisis Recovery Stand Alone Plan and Income Protection Plan		
Out of Hospital Cardiac Arrest	'OUT OF HOSPITAL CARDIAC ARREST' means cardiac arrest which is not associated with any medical procedure and is documented by an electrocardiogram, occurs out of hospital and is due to: <ul style="list-style-type: none"> • cardiac asystole; or • ventricular fibrillation with or without ventricular tachycardia. 	'OUT OF HOSPITAL CARDIAC ARREST' means sudden loss of heart function due to: <ul style="list-style-type: none"> • cardiac asystole; or • ventricular fibrillation with or without ventricular tachycardia Which: <ul style="list-style-type: none"> • occurs outside of hospital; and • is not associated with any medical procedure; and • is documented by an electrocardiogram (ECG). If an ECG is not available, we will consider other evidence acceptable to us, that unequivocally confirms a cardiac arrest has occurred. Such evidence may include Automated External Defibrillator (AED) data, ambulance or hospital medical records, documented administration of cardiopulmonary resuscitation (CPR) by an attending ambulance officer or hospital clinical staff. Cardiac arrest secondary to alcohol or drug abuse is excluded.

Benefit	Prior to change	After change
General		
Health and Life Discount	This was not available previously.	<p>If the life insured under your Policy is also insured under an eligible private health insurance policy issued by MO Health Pty Ltd and which is packaged with a separate entitlement for that life insured to participate in the AIA Vitality Program (myOwn health insurance policy), the premium in relation to your Policy (exclusive of stamp duty, premium frequency charge, health loadings and policy fee) may be discounted by 5% as long as AIA Vitality remains attached to the myOwn health insurance policy.</p> <p>This discount will be applied to premiums under your Policy which fall due on a date on which you are insured under, and have paid your first premium for, a myOwn health insurance policy.</p> <p>Policies issued by MO Health Pty Ltd under a brand other than "myOwn" will not be eligible for the myOwn membership discount.</p> <p>The myOwn membership discount is not guaranteed for the life of your Policy and may be withdrawn or varied by us from time to time at our discretion.</p>

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. The information is current at the date of this document and may be subject to change.

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