



HEALTHIER, LONGER,
BETTER LIVES

SIGNIFICANT EVENT NOTICE

We've updated your cover from 31 July 2023.

July 2023



Thank you for continuing your insurance with us

Please refer to the tables below for a detailed overview of the changes taking place.

Important Note

It is important to read this Significant Event Notice (Notice) together with your existing Product Disclosure Statement and Policy Document, and any other policy notices previously provided in relation to your policy. The updates outlined in this document now form part of your policy.

It is important to note that we will not apply the updates in this Notice to the assessment of claims which relate to any health conditions that you already had as at 31 July 2023. These updates 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 pre-existing medical conditions or events.

For your convenience, the updates outlined in the tables below show the existing terms of your policy prior to this update (before update) and the updated terms of your policy (after update).

We're here to help

No action is required from you. However, if you have any questions about the updates outlined in this Notice, please feel free to contact your financial adviser or our Customer Care Team on 1800 333 613 Monday to Friday, 8am - 6pm AEST or email us at au.customer@aia.com. They will be happy to assist you.

Updates to Life & Income Protection Plan for Professionals and Variable Universal Life

The following enhancements apply to the Product Disclosure Statements (PDSs) and Policy Documents (as applicable) for the following products:

- Income Protection Plan for Professionals;
- Life & Income Protection Plan for Professionals; and
- Variable Universal Life.

Disclosure Document	Insurance benefits impacted	Before update	After update
'Alzheimer's Disease/Irreversible Organic Disorder & Dementia' definition changes			
PDS and Policy Document	<ul style="list-style-type: none"> • Crisis Recovery Benefit • Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) 	<p>"ALZHEIMER'S DISEASE/IRREVERSIBLE ORGANIC DISORDER" means deterioration or loss of intellectual capacity or abnormal behaviour as evidenced by the clinical state and accepted standardised questionnaires or tests arising from Alzheimer's Disease or an irreversible organic degenerative brain disorder, excluding neurosis, psychiatric illness and any drug or alcohol related organic disorder, resulting in significant reduction in mental and social functioning requiring the continuous supervision of the Life Insured. The diagnosis must be clinically confirmed by an appropriate consultant and be supported by Our Chief Medical Officer.</p>	<p>"ALZHEIMER'S DISEASE" means the diagnosis of Alzheimer's Disease, as confirmed by a consultant neurologist or geriatrician resulting in significant cognitive impairment.</p> <p>Significant cognitive impairment means deterioration in your mini-mental state examination, or equivalent thereof, scores to 20 or less.</p>
PDS and Policy Document	<ul style="list-style-type: none"> • Crisis Recovery Benefit • Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) 	<p>"DEMENTIA" means clinical confirmation of Dementia due to failing brain functions, resulting in the need for continual assistance in the activities of daily living, as confirmed by a consultant neurologist, psychogeriatrician, psychiatrist or geriatrician.</p> <p>Dementia directly related to alcohol or drug abuse is specifically excluded.</p>	<p>"DEMENTIA" means the diagnosis of Dementia as confirmed by a consultant neurologist or geriatrician resulting in significant cognitive impairment.</p> <p>Significant cognitive impairment means deterioration in your mini-mental state examination, or equivalent thereof, scores to 20 or less.</p>

Disclosure Document	Insurance benefits impacted	Before update	After update
'Cancer' definition changes			
PDS and Policy Document	<ul style="list-style-type: none"> Crisis Recovery Benefit Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) Crisis Recovery and Crisis Recovery PLUS 	<p>"CANCER" means the presence of one or more malignant tumours including Hodgkin's disease, leukaemia and other malignant bone marrow disorders, and characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue, but does not include the following:</p> <ul style="list-style-type: none"> tumours which are histologically described as pre- malignant or showing changes of "carcinoma in situ"; prostate cancers which are histologically described as TNM classification T1 or are of another equivalent or lesser classification; melanomas of less than 1.5mm thickness as determined by histological examination and which are also less than Clark Level 3 depth of invasion; all hyperkeratoses or basal cell carcinomas of the skin; all squamous cell carcinomas of the skin, unless there has been spread to other organs; chronic lymphocytic leukaemia BINET stages A and B and Rai stages 0, I and II; Polycythemia Rubra Vera requiring treatment by venesection alone; and Tumours treated by endoscopic procedures alone. 	<p>"CANCER" means the presence of one or more malignant tumours including leukaemia, lymphoma and Hodgkin's disease characterised by the uncontrolled growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <p>The following cancers are not covered:</p> <ul style="list-style-type: none"> all hyperkeratoses; all non-melanoma skin cancers unless having spread to the bone, lymph node, or an other distant organ; all melanomas of less than 1mm maximum Breslow thickness and which are also less than Clark Level 3 depth of invasion; Polycythemia Rubra Vera requiring treatment by venesection alone; all cancers which are histologically classified as having low malignant potential or borderline malignancy; chronic lymphocytic leukaemia less than Rai stage I; tumours showing malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2, and CIN-3) or which have a TNM classification of Tis; and low level prostatic cancers: <ul style="list-style-type: none"> which are histologically described as TNM classification T1 or lesser classification; or which are characterised by a Gleason score less than 7; or for which appropriate and necessary 'major interventionist treatment' has not been performed specifically to arrest the spread of malignancy. <p>'Major interventionist treatment' includes removal of the entire prostate, radiotherapy, chemotherapy, hormone therapy or any other similar interventionist treatment.</p> <p>*Carcinoma in situ of the breast is covered if it results directly in the removal of the entire breast or requires surgery and adjuvant therapy specifically to arrest the spread of malignancy and this procedure is considered the appropriate and necessary treatment as confirmed by an appropriate specialist acceptable to us.</p>

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'Chronic Liver Disease' definition changes			
PDS and Policy Document	<ul style="list-style-type: none"> • Crisis Recovery Benefit • Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) 	<p>"CHRONIC LIVER DISEASE" means end stage liver failure, together with permanent jaundice, ascites, and hepatic encephalopathy. Such disease directly relates to alcohol or drug abuse is excluded.</p>	<p>"CHRONIC LIVER DISEASE" means end stage liver failure, together with two of the following conditions:</p> <ul style="list-style-type: none"> • permanent jaundice; • ascites; or • hepatic encephalopathy.
'Chronic Lung Disease' definition changes			
PDS and Policy Document	<ul style="list-style-type: none"> • Crisis Recovery Benefit • Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) 	<p>"CHRONIC LUNG DISEASE" means end stage respiratory failure requiring extensive, permanent and continuous oxygen therapy as well as an FEV1 test result of less than one litre.</p>	<p>"CHRONIC LUNG DISEASE" means end stage respiratory failure requiring permanent, long term oxygen therapy as certified by an appropriate specialist medical practitioner.</p>
'Heart Attack (Myocardial Infarction)' definition changes			
PDS and Policy Document	<ul style="list-style-type: none"> • Crisis Recovery Benefit • Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) 	<p>"HEART ATTACK" (Myocardial Infarction) means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this must be evidenced by:</p> <ul style="list-style-type: none"> • New and permanent ECG changes; and • Elevation of cardiac enzymes to at least twice the upper normal limit. <p>We will not pay for other cause of severe non-cardiac chest pain, heart failure or angina.</p>	<p>"HEART ATTACK" (Myocardial Infarction) means the death of heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis must be confirmed by a cardiologist and evidenced by typical rise and/or fall of cardiac biomarker blood test (Troponin T, Troponin I or CK-MB) with at least one level above the 99th percentile of the upper reference limit PLUS:</p> <ul style="list-style-type: none"> • Acute cardiac symptoms consistent with myocardial infarction (e.g. chest pain) <p>OR</p> <ul style="list-style-type: none"> • New serial ECG changes with the development of any of the following: ST elevation or depression, T wave inversion pathological Q waves or left bundle branch block (LBBB) <p>OR</p> <ul style="list-style-type: none"> • Imaging evidence of new loss of viable myocardium or new regional wall motion abnormality. <p>If the above tests are inconclusive, we will consider other appropriate and medically recognised tests. Other acute coronary syndromes including but not limited to angina pectoris are excluded.</p>

Disclosure Document	Insurance benefits impacted	Before update	After update
'Loss of Independence' definition changes			
PDS and Policy Document	<ul style="list-style-type: none"> Crisis Recovery Benefit Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) Loss of Independence Benefit 	<p>"LOSS OF INDEPENDENCE" means</p> <p>a) A condition as a result of an injury or sickness, whereby the Life Insured is totally and irreversibly unable to perform at least four of the following five 'Activities of Daily Living'.</p> <p>- <i>Bathing</i> Means the inability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the standby assistance of another person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</p> <p>- <i>Dressing</i> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the standby assistance of another person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can only be performed by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</p> <p>- <i>Eating</i> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the standby assistance of another person.</p> <p>- <i>Toileting</i> Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene, and to care for clothing without the standby assistance of another person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the standby assistance of another person.</p> <p>- <i>Transferring</i> Means the ability to move in and out of a chair or bed without the standby assistance of another person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.</p>	<p>"LOSS OF INDEPENDENCE" means</p> <p>a) A condition as a result of an injury or sickness, whereby the Life Insured is totally and irreversibly unable to perform at least two of the following five 'Activities of Daily Living'.</p> <p>- <i>Bathing</i> Means the inability of the Life Insured to wash Himself or Herself either in the bath or shower or by sponge bath without the assistance of another adult person. The Life Insured will be considered to be able to bathe Himself or Herself even if the above tasks can only be performed by using equipment or adaptive devices.</p> <p>- <i>Dressing</i> Means the ability to put on and take off all garments and medically necessary braces or artificial limbs usually worn, and to fasten and unfasten them, without the assistance of another adult person. The Life Insured will be considered able to dress Himself or Herself even if the above tasks can only be performed by using modified clothing or adaptive devices such as tape fasteners or zipper pulls.</p> <p>- <i>Eating</i> Means the ability to get nourishment into the body by any means once it has been prepared and made available to the Life Insured without the assistance of another adult person.</p> <p>- <i>Toileting</i> Means the ability to get to and from and on and off the toilet, to maintain a reasonable level of personal hygiene, and to care for clothing without the assistance of another adult person. The Life Insured will be considered able to toilet Himself or Herself even if He or She has an ostomy and is able to empty it Himself or Herself, or if the Life Insured uses a commode, bedpan or urinal, and is able to empty and clean it without the assistance of another adult person.</p> <p>- <i>Transferring</i> Means the ability to move in and out of a chair or bed without the assistance of another adult person. The Life Insured will be considered able to transfer Himself or Herself even if equipment such as canes, quad canes, walkers, crutches or grab bars or other support devices including mechanical or motorised devices is used.</p>

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		<p>b) Cognitive impairment, meaning a deterioration or loss in the Life Insured's intellectual capacity which requires another person's assistance or verbal cueing to protect Himself or Herself or others as measured by clinical evidence and standardised tests which reliably measure the Life Insured's impairment in the following areas:</p> <ul style="list-style-type: none"> - short or long term memory; - orientation as to person (such as personal identity), place (such as location) and time (such as day, date and year); and - deductive or abstract reasoning. <p>Conditions relating to alcohol or drug abuse are excluded.</p>	<p>b) Cognitive impairment, meaning:</p> <ul style="list-style-type: none"> - a deterioration or loss in the Life Insured's intellectual capacity which requires Him or Her to be under continuous care and supervision by another adult person; - this has been clinically observed and evidenced and by accepted standardised testing relevant to the Life Insured's condition; and - in the reasonable opinion of an appropriate specialist medical practitioner, the Life Insured requires permanent ongoing continuous care and supervision by another adult person.
'Major Burns' definition changes			
PDS and Policy Document	<ul style="list-style-type: none"> • Crisis Recovery Benefit • Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) 	<p>"MAJOR BURNS" means third Degree Burns (full thickness skin destruction) to at least 20% of the body surface area.</p>	<p>"MAJOR BURNS" means third Degree Burns (full thickness skin destruction) to at least:</p> <ul style="list-style-type: none"> • 20% of the body surface area as measured by the Lund and Browder Body Surface Chart; • 50% of both hands, requiring surgical debridement and/or grafting; or • 50% of the face, requiring surgical debridement and/or grafting.
'Motor Neurone Disease' definition changes			
PDS and Policy Document	<ul style="list-style-type: none"> • Crisis Recovery Benefit • Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) 	<p>"MOTOR NEURONE DISEASE" means the unequivocal diagnosis of Motor Neurone Disease by a consultant neurologist with persistent neurological deficit resulting in at least 25% permanent impairment of physical and cognitive function.</p>	<p>"MOTOR NEURONE DISEASE" means the unequivocal diagnosis of Motor Neurone Disease by a consultant neurologist.</p>

Disclosure Document	Insurance benefits impacted	Before update	After update
‘Stroke’ definition changes			
PDS and Policy Document	<ul style="list-style-type: none"> Crisis Recovery Benefit Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) 	<p>“STROKE” means a cerebrovascular accident or incident producing neurological deficit resulting in permanent and significant functional impairment (where significant means at least 25 per cent loss of brain function). This includes infarction of brain tissue, intracranial and/or subarachnoid haemorrhage or embolization from an extracranial source.</p> <p>Transient ischaemic attacks, reversible ischaemic neurological deficit and cerebral symptoms due to migraine are 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"> There is an acute onset of objective and ongoing neurological signs that last more than 24 hours, and Findings on Magnetic Resonance Imaging, Computerised Tomography, or other reliable imaging techniques, demonstrate a lesion consistent with the acute haemorrhage, embolism or thrombosis. <p>Excluded:</p> <ul style="list-style-type: none"> brain damage due to an accident, infection or hypoxia; and Transient Ischaemic Attack; and non-vasculitic inflammatory disease; and vascular disease affecting the eye, optic nerve or vestibular functions only.
‘Terminal Illness’ definition changes			
PDS and Policy Document	<ul style="list-style-type: none"> Crisis Recovery Benefit Crisis Recovery Standalone Benefit (not applicable to Variable Universal Life) Permanent Disablement Benefit Permanent Disablement PLUS Benefit (not applicable to Variable Universal Life) Term Life Benefit 	<p>“TERMINAL ILLNESS” means the diagnosis of the Life Insured with an illness which in Our opinion, will result in the death of the Life Insured within 12 months of the diagnosis regardless of any treatment that may be undertaken.</p>	<p>“TERMINAL ILLNESS” means the diagnosis of the Life Insured with an illness which in Our opinion, will result in the death of the Life Insured within 24 months of the diagnosis regardless of any treatment that may be undertaken.</p>