



AIA Australia Limited  
(ABN 79 004 837 861 AFSL 230043)  
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Phone 1800 222 622  
AIA.COM.AU

1 April 2022

Mrs Alison Smith  
1 Sample St  
Sydney NSW 2200

## We've updated your cover

Dear Mrs. Smith

Thank you for continuing to insure with AIA Australia.

We've updated the Cashback Flexi Product Disclosure Statement (PDS) and Policy Document effective 2nd May 2022.

## What's changed?

The updates made to your Cashback Flexi policy include:

- Updating selected medical definitions to ensure they:
  - continue to use relevant and practical diagnostic tests; and
  - improve the clarity and transparency of the definition.
- Updated some of the general terms and conditions within the policy.
- Requiring us to act reasonably when:
  - our opinion is required to help satisfy your eligibility for a claim benefit;
  - request the life insured to undergo medical examination by our medical practitioners or seek relevant medical examinations.
- Updated our contact details & contact methods.
- Reduced barriers to lodge a claim.
- Updated information on how to lodge a complaint.

Please go to [www.aia.com.au/en/individual/help-support/policyholder-information.html](http://www.aia.com.au/en/individual/help-support/policyholder-information.html) or scan the QR code below to download the Cashback Flexi Significant Event Notice. This notice contains full details of all the updates to your policy. To assist you with reading the Cashback Flexi Significant Event Notice, a copy of the Cashback Flexi PDS and Policy Document will also be available for you to download and is located in the '2012 and prior' tab'.

It is important to note that these updates do not apply to any Pre-existing medical conditions or events which the life insured had as at 2<sup>nd</sup> May 2022. The updates will also not apply to any policy where a claim is pending or where a claim is the process of being paid.

## QR Code – Cashback Flexi Significant Event Notice



### We're here to help

No action from you is required, however, if you have any questions, or are unable to download copies of these documents, or would prefer to receive these documents in the mail, please contact our Client Services Team on **1800 333 613** Monday to Friday, 8am - 6pm AEDT or email us at **[au.customer@aia.com](mailto:au.customer@aia.com)**.

Alternatively, should you wish to discuss this further or require advice, please contact your financial adviser.

We appreciate your continued support and thank you for choosing AIA Australia for your life insurance needs.

**Renaë Smith**  
Chief Customer Officer  
AIA Australia Limited

Issued by AIA Australia Limited (ABN 79 004 837 861, AFSL 230043). This letter has been prepared without taking account of your individual objectives, financial situation or needs. You should read the relevant Product Disclosure Statement (PDS) carefully and assess whether the information is appropriate for you and consider talking to a financial adviser before making a decision. The PDS is available at [www.aia.com.au](http://www.aia.com.au)