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# Trauma Insurance

## What is trauma insurance?

It's unfortunately common to face a trauma such as a serious illness or injury at least once in your life. Trauma insurance is designed to pay you a lump sum of money to manage the financial impact if you or one of your children were to face one of these events.

## Why do I need it?

We often experience financial hardship as a result of a serious illness or injury to ourselves or a family member. Having trauma insurance can provide much-needed financial support to cover whatever you need, like taking care of medical treatment and rehabilitation costs, or simply allowing you financial breathing space to enable you or your family members to recover and be together, instead of at work.

## Key benefits of our trauma insurance

- Covers you for over 50 defined medical conditions
- Offers protection if you suffer a major medical condition that isn't listed in the policy wording, but meets our definition of a 'severe illness or injury'
- Includes some built-in trauma insurance for your children, and is available standalone for children from 2 years old, to support your family should your child face a serious illness or injury
- At claim time we'll take into account the latest recognised medical diagnostic techniques used to assess your covered medical conditions

## Our trauma insurance options

### AIA Living Critical Conditions

Traditional trauma insurance, designed to pay a one-off lump sum if you suffer from one of more than 50 defined medical conditions.

### AIA Living Progressive Care

Innovative trauma insurance that allows you to make multiple claims, based on the severity of your illness or injury. You'll be covered for 70 defined medical conditions across five categories: Cancer, Heart and Arteries, Brain and Nerves, Loss of Function, and Other Health Events.

# Trauma Insurance OVERVIEW

New Zealanders are increasingly surviving illnesses that previously have been terminal, so we have two trauma insurance options ensuring you have access to relevant cover.

AIA Living Critical Conditions is our traditional option where you receive a one-off payment, and then your cover ends unless you have selected the option to reinstate at the time you take out your policy. AIA Living Progressive Care covers a wider range of conditions and the payment amount is linked to the severity of the diagnosis, allowing you to make multiple claims.

Depending on your situation it can be powerful to have both types of trauma insurance to make sure you're supported when and where it's needed most. Progressive Care can cover less severe claims, and then you're supported with both when you face something big and you need the increased financial support.



## AIA Living Critical Conditions

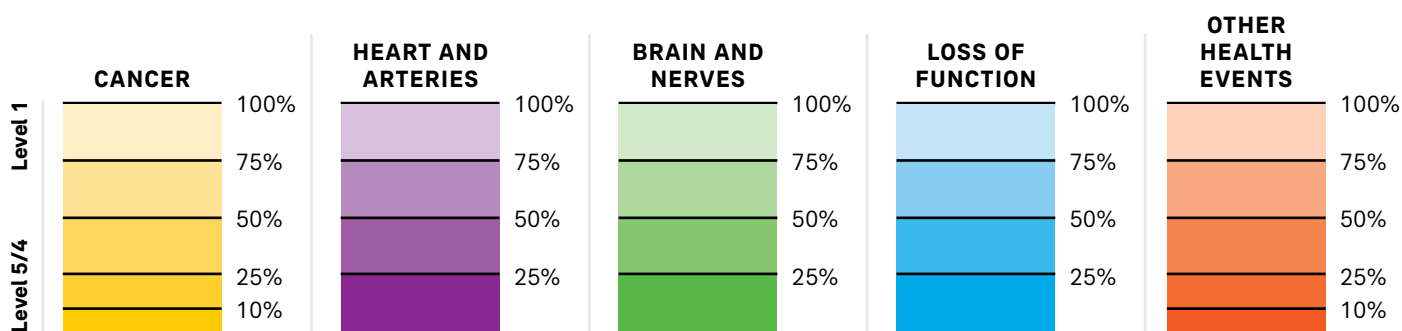
Being covered for a serious illness or injury is simple with AIA Living Critical Conditions. You'll be covered for over 50 defined critical medical conditions and receive a one-off lump sum that can be used however you like, ensuring you can focus on recovery.

There are 49 defined conditions that offer a full payment and over 15 defined conditions where you'll receive partial payment.

## AIA Living Progressive Care

This innovative trauma insurance can provide multiple payments linked to the severity of the condition. The more serious it is, the bigger the payment.

It covers 70 defined medical conditions across the five categories below. Each category offers severity levels from level 1 (most severe) down to level 4/5 (least severe).



This is an illustrative guide only. Claims are subject to the terms and conditions of the policy document.

### Your cover continues after you claim

When your policy begins, the amount of cover in each of the five categories is the same. As you claim these amounts decrease but your cover continues at the new amount.

The strength of Progressive Care means after you make an initial claim (First Claim), you could then make future claims if your condition becomes worse or you suffer from a more severe related condition (Related Claim), or if you suffer from an unrelated condition (Unrelated Claim).

#### FIRST CLAIM

If a claim is paid under a specific category, the insurance remaining within that category decreases by the claim payment amount. If you receive a 100% claim payment, the insurance for that particular category is exhausted. However, the amount of cover for all other categories remains unaffected.

#### RELATED CLAIMS

If your medical condition worsens or you suffer from a related medical condition, you could claim again\*. The severity level must be higher than the preceding related claim. In these cases, the claim payment is based on increase in the severity\*.

#### UNRELATED CLAIMS

When you suffer a medical condition unrelated to previous claims.

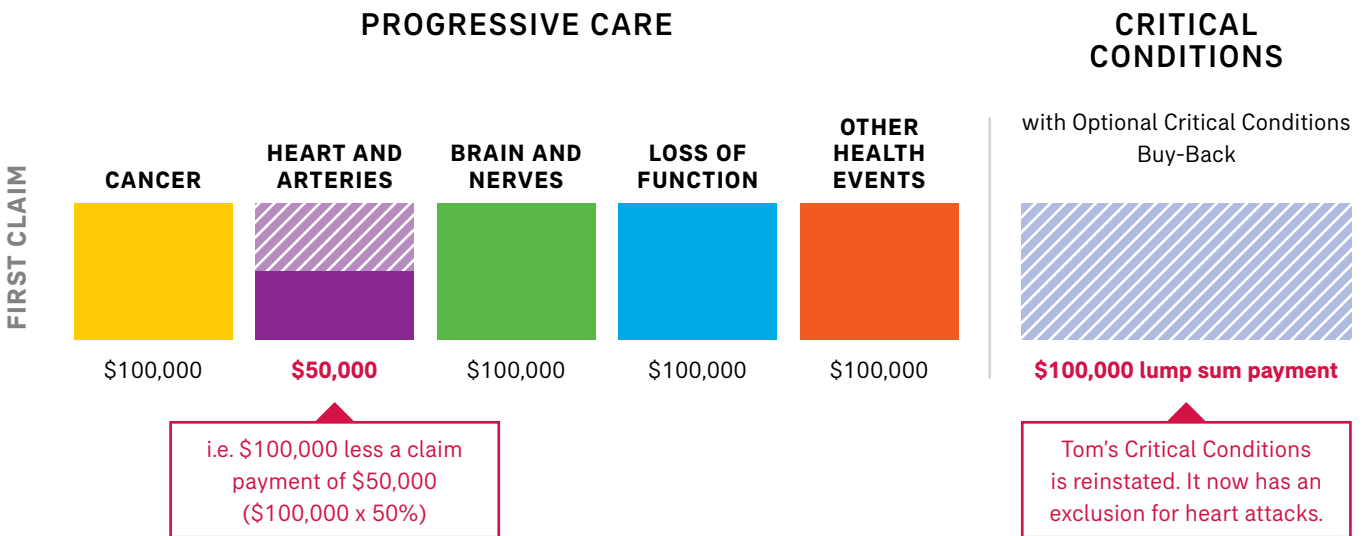
\*Subject to cover being available within the category.

# An example of how our trauma insurance can help

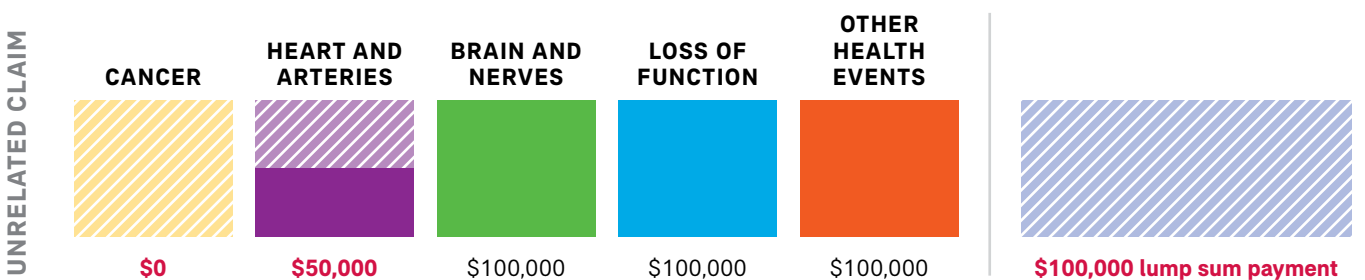
## Tom's claim journey

Tom has \$200,000 of trauma insurance made up of \$100,000 Progressive Care and \$100,000 Critical Conditions

Tom suffers a severity level 3 heart attack. He's eligible for a 50% claim payment under his Progressive Care and full claim payment from his Critical Conditions. His total claim is \$150,000.



Unfortunately, 5 years later Tom suffers from cancer at severity level 1. He receives a 100% claim payment from Progressive Care and full claim payment from Critical Conditions. His total claim is \$200,000.



While Tom's Critical Conditions insurance wasn't reinstated, his remaining Progressive Care continues to cover him across the remaining categories.

# Covering childhood

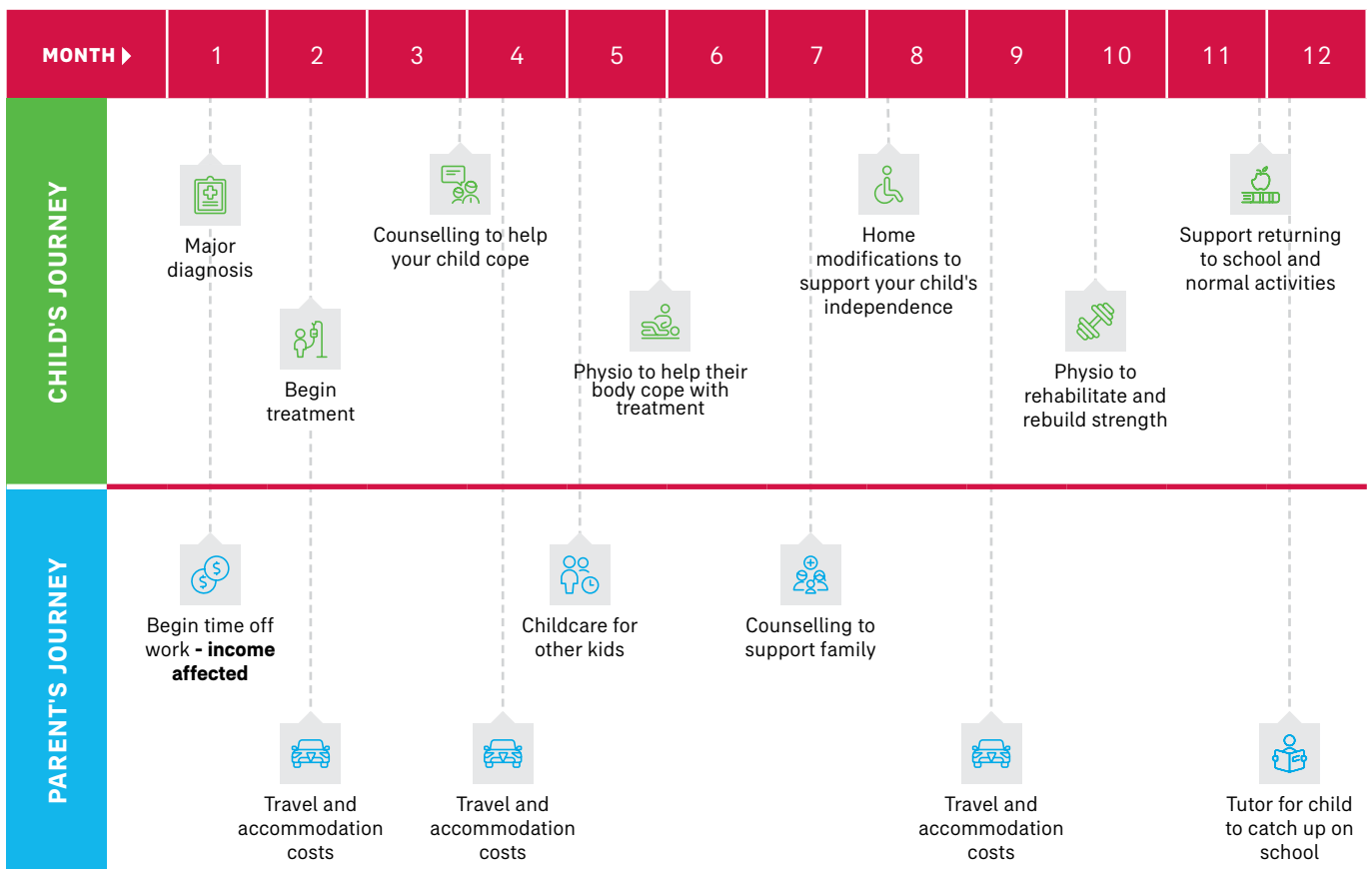
No one wants to think about the implications or impact on your family, if your child becomes seriously ill or injured. Should the worst happen, your children will need you by their side.

The last thing you should have to worry about is how to afford time off work to be there for them. We want you to be able to focus on being with your child, knowing that any unexpected costs are covered.

Our trauma insurance for children provides a lump sum of up to \$250,000, and is available to children as young as two years old, without having to be linked to a parent's policy. We're here to provide you with greater protection and peace of mind knowing that during difficult times, you are financially supported.

The below example illustrates the potential family experience that may unfold following a child being diagnosed with a critical illness, such as leukaemia. These financial impacts are what AIA trauma insurance can help relieve.

## UNEXPECTED EXPENSES



## EXPECTED EXPENSES



Mortgage payments



Utility bills



Food



School fees

# What's included with our trauma insurance

## ✔ Enhancement Pass Back Benefit

This is our commitment to you to keep our insurance relevant. Changes we make to our AIA Living products in the future are automatically passed back to you, offering you even more at claim time.

## ✔ Medical Advancements Provision

If the medical diagnostic techniques and investigations used in our definitions of medical conditions have been superseded due to medical advancements, we will consider these when assessing your claim.

## ✔ Severe Illness or Injury Benefit

This benefit aims to offer protection if you suffer a major medical condition that isn't specified in the policy wording, but meets our definition of a severe illness or injury.

## ✔ Children's Trauma Benefit

This benefit provides you with some trauma insurance for your children. If a child of the life assured suffers a covered condition, this benefit will pay 50% of the sum assured (up to \$50,000).

Importantly, the payment of this will not reduce the amount of any trauma insurance remaining for the life assured. The Children's Trauma Benefit is payable once per child across all AIA policies. A 14 day survival period applies. Exclusions apply for any congenital or pre-existing conditions.

## ✔ Suspension of Premium Benefit

Enables you to suspend your trauma insurance should you go on parental leave or on leave without pay for any reason, for up to 12 months. You cannot claim during this time or in the future for any health related conditions that occur during this suspension period.

## ✔ Newborn Children's Benefit

If a child of a life assured is born with one of five specified congenital conditions and survives for thirty days after birth, this benefit will pay 50% of the sum assured (up to \$50,000). The payment of this benefit will not reduce the amount of any trauma insurance remaining for the life assured.

Please note that AIA will pay one claim per child under either the Newborn Children's Benefit or the Children's Trauma Benefit across all AIA policies. The Newborn Children's Benefit is payable once per child across all AIA policies. A 12 month stand down period applies.



## ✔ Financial and Legal Advice Benefit

This enables you at claim time to access financial and legal advice from an AIA approved financial adviser or legal professional. AIA will reimburse you for fees up to \$2,500 (incl. GST). This is a one-off payment across all AIA policies for each life assured.

## ✔ Return Home Benefit

If you're outside New Zealand and suffer one of the critical conditions for the first time, you could access up to \$10,000 towards the cost for you and a support person to return home.





### ✔ **Counselling Benefit**

We will pay up to \$2,500 (incl. GST) to cover the cost of a Psychiatrist or Psychologist consultation and counselling for you and/or your family where the treatment directly relates to a claim.

### ✔ **Parents Grieving Benefit**

If the worst should happen to your child and they pass away, we'll help with associated expenses. We will pay you \$2,000 for children aged under 10 years and \$15,000 for children between 10-21 years of age.

### ✔ **Children's Trauma Conversion Facility**

Upon reaching 21 years of age the Built-in Children's Trauma Benefit or Optional Children's and Maternity Benefit can be converted to a trauma insurance adult policy without any further medical evidence required, except where there is an increase in cover.

### ✔ **Standalone Conversion Facility**

You may convert your standalone trauma insurance to accelerated with an equal amount of Life Cover without any further medical evidence. Conditions apply.

### ✔ **Premium Conversion Facility**

Before reaching the age of 65 years, you have the option to convert all or part of your sum assured to a level premium structure without further medical underwriting.

### ✔ **Special Events Increase Facility**

Enables you to increase the sum assured under your cover following a significant event in your life which results in increasing financial responsibilities. These significant events include: having a child, your child starting secondary school, taking out or increasing a residential home loan or receiving a salary increase and other major events.

### ✔ **Future Insurability Benefit**

You can apply to increase your sum assured at every third policy anniversary without providing any further medical information. Limits and conditions apply and every increase in cover will result in an increase in premium.

#### **Worldwide Cover**

Whether you're at home, travelling or living overseas for any period, you remain insured.



# Optional benefits you can add on

Below are some extra benefits you can add to your trauma insurance to give you additional support.

Optional Benefits	Progressive Care	Critical Conditions
Accidental Injury Cover	✓	✓
Waiver of Premium	✓	✓
Total Permanent Disablement Condition	✓	✓
Children's and Maternity Benefit	✓	✓
Early Cancer Upgrade	-	✓
Critical Conditions Buy-back Benefit	-	✓
Life Cover Buy-back Benefit	-	✓

## + Accidental Injury Cover

This optional benefit provides a single up-front payment, should you be injured accidentally (conditions apply). You can use it for whatever you need: covering treatment costs, getting taxis to work, hiring someone to help with children, or simply taking time off work to recover.

You choose how much cover you need, up to \$5,000 a month, and the lump sum you receive is based on the treatment you require. Making a claim under this optional benefit is not affected by payments from ACC or other insurances you may have.

## + Waiver of Premium

This can remove the burden of paying premiums when you are unable to work due to total disability. We will waive your premium payments, while your insurance remains in place.

## + Total Permanent Disablement Condition

You can add cover for "own occupation" Total Permanent Disablement (TPD) as a claimable full payment condition under your trauma insurance.

This limits the total benefit payable to the sum assured but widens coverage to include conditions not otherwise covered under your trauma insurance, which may lead you to become totally and permanently disabled.

The optional TPD condition expires at age 65 and does not apply to any children under the Children's Trauma Benefit or the Optional Children's and Maternity Benefit.

## + Children's and Maternity Benefit

This provides additional children's trauma insurance up to a further 50% of the sum assured (up to \$75,000) per child of the life assured. This benefit is paid if a named child of the life assured suffers any covered condition under your trauma insurance except for the Optional Total Permanent Disablement condition (if applicable). This optional benefit is paid once per child per benefit and is paid in addition to the built-in Children's Trauma Benefit.

It can be added to either Critical Conditions or Progressive Care, but not both for the same life assured. This benefit also provides cover for three defined serious pregnancy complications. Exclusions apply for any congenital conditions.



## The following optional benefits are only available with Critical Conditions:

### **+ Early Cancer Upgrade Benefit**

This provides cover for a number of specified minor cancer conditions that are treatable and non life threatening and at the early stages of diagnosis. You are able to make one claim of 25% of the sum assured or a maximum of \$75,000 can be made per policy holder across all AIA policies.

### **+ Critical Conditions Buy-back Benefit**

This allows you to reinstate the level of cover under your original AIA Living Critical Conditions without having to provide further medical information following a claim.

A 12 month survival period applies and conditions also apply.

### **+ Life Cover Buy-back Benefit**

This allows you to reinstate the level of cover under your original AIA Living Life Cover without having to provide further medical information following an accelerated Critical Conditions claim. A minimum survival period applies and reinstatements are not permitted if the life assured is eligible for a Life Cover Terminal Illness Benefit or the Specified Terminal Conditions Benefit. Conditions apply.

#### **A note on exclusions and benefits**

This insurance (including the built-in and optional benefits) are subject to certain stand down periods and exclusions. Please also note that the optional benefits are subject to an increase in premium and their own terms and conditions.

For more information, please refer to the relevant policy wordings which can be found on [aia.co.nz](http://aia.co.nz) or speak to your Adviser.



# Medical conditions covered

On the next few pages you'll find an overview of the types of medical conditions covered by our trauma insurances.

Please note the ones with stand down periods, and refer to the applicable policy wordings to understand the full definitions and severity or payments that apply. Policy wordings can be found on [aia.co.nz](http://aia.co.nz) or via your Adviser.

## AIA Living Critical Conditions

With this option you're covered for over 50 defined medical conditions.

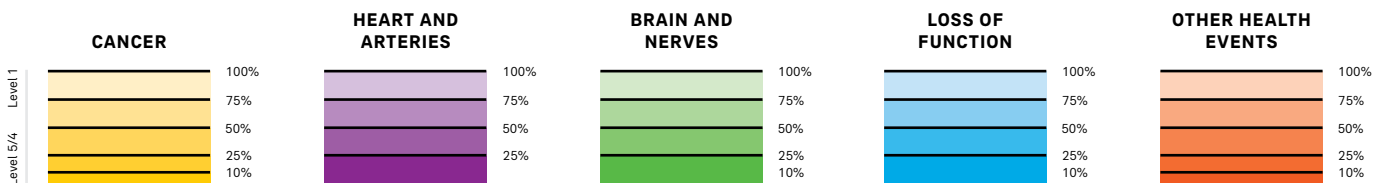
	3 month stand down period	Full payment	Partial payment
Advanced diabetes	✓	✓	-
Alzheimer's disease	-	✓	-
Angioplasty – 3 vessels or more	✓	✓	-
Angioplasty – less than 3 vessels	✓	-	✓
Aortic surgery	✓	✓	-
Aplastic anaemia	-	✓	-
Benign brain tumour	-	✓	✓
Carcinoma-in-situ	✓	-	✓
Carcinoma-in-situ radical surgery	✓	✓	-
Cardiomyopathy	-	✓	-
Chronic liver failure	✓	✓	✓
Chronic lung disease	✓	✓	-
Chronic renal failure	-	✓	-
Cognitive Impairment	-	✓	-
Coma	-	✓	-
Coronary artery bypass surgery	✓	✓	-
Creutzfeldt-Jakob disease	-	✓	-
Dementia	-	✓	✓
Diplegia	-	✓	-
Encephalitis	-	✓	✓
Heart attack	✓	✓	✓
Heart valve surgery	✓	✓	✓

Hemiplegia	-	✓	-
HIV	-	✓	-
Idiopathic Parkinson's disease	-	✓	-
Intensive care benefit	-	✓	✓
Loss of independent existence	-	✓	-
Major head trauma	-	✓	-
Major transplant surgery	-	✓	-
Malignant tumours	✓	✓	-
Meningitis	-	✓	-
Motor neurone disease	-	✓	-
Multiple sclerosis	✓	✓	-
Muscular dystrophy	-	✓	-
Optional Total Permanent Disablement condition	-	✓	-
Out-of-hospital cardiac arrest	-	✓	-
Paraplegia	-	✓	-
Peripheral neuropathy	-	✓	-
Permanent blindness	✓	✓	✓
Permanent loss of hearing	-	✓	✓
Permanent loss of speech	-	✓	-
Permanent loss of use of limbs	-	✓	✓
Pneumonectomy	-	✓	-
Prostate cancer	✓	✓	-
Pulmonary hypertension	-	✓	-
Quadriplegia/Tetraplegia	-	✓	-
Severe burns	-	✓	-
Severe Crohn's disease	✓	-	✓
Severe illness or injury	✓	✓	-
Severe osteoporosis	✓	-	✓
Severe rheumatoid arthritis	✓	-	✓
Severe ulcerative colitis	✓	-	✓
Stroke	✓	✓	-
Systemic Lupus Erythematosus	-	✓	-
Systemic Sclerosis	-	✓	-
Terminal illness	-	✓	-

# AIA Living Progressive Care

This covers you for 70 defined medical conditions across five categories.

	3 month stand down period		3 month stand down period		3 month stand down period
<b>CANCER</b>		<b>BRAIN AND NERVES</b>		<b>OTHER HEALTH EVENTS</b>	
Malignant tumour	✓	Stroke	✓	Chronic liver failure	✓
Prostate cancer	✓	Dementia and Alzheimer's disease	-	Chronic lung failure	✓
Malignant melanoma	✓	Parkinson's disease	-	Chronic kidney failure	✓
Carcinoma in situ	✓	Major head trauma	-	Primary pulmonary hypertension	-
Urinary bladder cancer	✓	Motor neurone disease	-	Major organ transplant (or Transplant waiting list)	-
Non-Hodgkin's Lymphoma	✓	Multiple sclerosis	✓	Acute renal dialysis	-
Hodgkin's Lymphoma	✓	Muscular dystrophy	-	Stage 3 & 4 Chronic Obstructive Pulmonary Disease	✓
Leukaemia	✓	Encephalitis	-	Removal of large bowel	✓
Malignant brain tumour	-	Meningitis	-	Severe osteoporosis	✓
Benign brain tumour	-	Peripheral neuropathy	-	Severe rheumatoid arthritis	✓
Myeloma	✓			Severe ulcerative colitis	✓
Aplastic anaemia	-	<b>LOSS OF FUNCTION</b>		Severe Crohn's disease	✓
Bone marrow or stem cell transplant	✓	Coma	-	Advanced Type 1 diabetes	-
Transplant waiting list for bone marrow transplant	-	Paralysis - Diplegia and Hemiplegia	-	Type 1 diabetes	✓
Myelodysplastic syndrome	✓	Loss of independent existence	-	Advanced Type 2 diabetes	✓
CIN-3, VIN-3, PIN-3	✓	Severe burns/Major Burns	-	HIV and advanced AIDS	-
		Total blindness/Loss of sight in one eye	✓	Pneumonectomy	-
<b>HEART AND ARTERIES</b>		Loss of sight in one eye and one limb	-	Severe illness and injury	✓
Heart attack	✓	Total deafness/Loss of hearing in one ear	-	Systemic Sclerosis	-
Out of hospital cardiac arrest	-	Loss of speech	-	Systemic Lupus Erythematosus	-
Coronary artery bypass graft	✓	Loss of limbs	-	Cognitive Impairment	-
Angioplasty	✓	Intensive Care Benefit	-		
Aortic surgery	✓	Paraplegia/Quadriplegia/Tetraplegia	-		
Heart valve surgery	✓	Optional Total Permanent Disablement condition	-		
Defibrillator insertion	✓				
Pacemaker insertion	✓				
Minor heart valve surgery	✓				
Cardiomyopathy	-				
Severe Congestive cardiac failure	-				
Severe peripheral vascular disease	-				



# AIA Vitality

AIA Vitality is our personalised, scientifically-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. It helps you understand your current state of health, provides tools to improve it and offers great incentives to keep you motivated on your journey. The life assured under any eligible AIA policy can take out an AIA Vitality membership.

[aiavitality.co.nz](http://aiavitality.co.nz)



airpoints™

As an AIA customer, you can earn Airpoints Dollars™ for premiums paid on your eligible insurance policy.

[aia.co.nz/airpoints](http://aia.co.nz/airpoints)



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## Disclaimer

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.



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