



# TRAUMA INSURANCE

## What is trauma insurance and why do you need it?

Trauma insurance is designed to pay you a lump sum to manage the financial impact if you or one of your children were to face serious illness or injury, like taking care of medical treatment and rehabilitation costs, or simply allowing you and your family to focus on recovery instead of worrying about work.

Unfortunately, experiencing a trauma such as serious illness or injury at least once in your life is more common than you might think. New Zealanders are increasingly surviving illnesses that previously have been terminal.

## Key benefits of our trauma insurance

- Covers you for a range of defined medical conditions.
- Includes some built-in trauma and optional benefits to cover children under your trauma policy or a comprehensive standalone policy to support your family should your child face a serious illness or injury.
- Whether you are at home, travelling or living overseas for any period, you remain insured with worldwide cover.

## Our trauma insurance options

AIA offers two types of trauma insurance, Critical Conditions and Progressive Care.

### AIA Living Critical Conditions

Critical Conditions covers a list of defined medical conditions for a full or partial payment. The cover comes to an end on full payment.

### AIA Living Progressive Care

Progressive Care is our affordable trauma cover. It can provide multiple payments linked to the severity of the illness or injury, with more severe conditions receiving a larger payment. You'll be covered for defined medical conditions across five categories: Cancer, Heart and Arteries, Brain and Nerves, Loss of Function, and Other Health Events. Even if you receive a full payment in one category, you could still be eligible to claim under other categories.

It can be beneficial to have both types of trauma insurance to make sure you're supported when and where it's needed most. Progressive Care can provide financial support for less severe claims, and both types of trauma insurance can be used when you face something big, providing financial support for a range of situations.

## AIA Vitality

AIA Vitality is our personalised, science-backed health and wellbeing programme that supports you every day to make healthier lifestyle choices. It takes you on a journey to better health - where you get to know your health, improve it, and enjoy the rewards for doing so.

Add AIA Vitality when you purchase trauma insurance to receive:

- an initial 10% premium discount\* on your first year's premium
- earn up to \$560 in vouchers or Airpoints Dollars™ per membership year
- exclusive rewards and discounts from our partners



**Add AIA Vitality to your trauma insurance for \$11.50 per month.**

\*T&Cs apply.

## What's included with AIA Living Trauma Insurance:

	Critical Conditions	Progressive Care
Eligible age in years (inclusive)	Three months to 70 years old	Three months to 70 years old
Cover amount	Age three months -15: \$250,000 Age 16+: \$2,000,000	Age three months -15: \$250,000 Age 16+: \$1,500,000
Cover includes	Covers a wide range of defined medical conditions for a full or partial payment.	Covers a wide range of medical conditions across five categories: Cancer, Heart and Arteries, Brain and Nerves, Loss of function, and Other Health Events.
Multi-Benefit Discount Start saving when you take out life insurance and at least one other eligible insurance product. T&Cs apply.	Save up to 15% on your premiums when you buy multiple eligible insurance policies.	Save up to 15% on your premiums when you buy multiple eligible insurance policies.
<b>AIA Vitality</b> Eligibility	Can be added for \$11.50 per month (16+)	Can be added for \$11.50 per month (16+)
AIA Vitality Premium Discount Premium Flex rewards you with a discount on your insurance. The more engaged you are, the higher the discount. Conditions apply	Receive a 10% discount in your first year, then you're in control of the discount you receive.	Receive a 10% discount in your first year, then you're in control of the discount you receive.
<b>Built-in Benefits</b>		
Return home Covers the cost for you and a support person to return to New Zealand if you suffer a critical condition for the first time while you are overseas.	Up to \$10,000	Up to \$10,000
Medical advancements provision At claim time we'll consider the latest recognised diagnostic techniques and investigations used to assess your covered medical conditions.	✓	✓
Severe illness or injury Protection if you suffer a serious medical condition that isn't specified in the policy wording but meets our definition of severe illness or injury.	✓	✓
Financial and legal advice Covers costs to help you access advice from an AIA approved financial adviser or legal professional.	Up to \$2,500	Up to \$2,500
Standalone conversion facility You may convert your standalone trauma insurance to accelerated with an equal amount of Life Cover without any further medical evidence.	✓	✓
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 any further medical underwriting.	✓	✓
Future insurability You can apply to increase your Trauma 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.	✓	✓
Special events increase facility You can increase the sum assured without further medical underwriting following one of the significant events mentioned in the policy.	✓	✓
Counselling Financial support 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.	Up to \$2,500	Up to \$2,500
Children's trauma Cover for your children aged from three months old up to their 21st birthday.	The lower of \$50,000 or 50% of the sum assured	The lower of \$50,000 or 50% of the sum assured

	Critical Conditions	Progressive Care
<b>Newborn children</b> Financial support if the child is born with one of eight specified congenital conditions and survives 30 days.	The lower of \$50,000 or 50% of the sum assured	The lower of \$50,000 or 50% of the sum assured
<b>Parents grieving</b> Financial support if your child passes away.	Under 10: \$2,000 Age 10 to 20: \$15,000	Under 10: \$2,000 Age 10 to 20: \$15,000
<b>Children's trauma conversion facility</b> When your child turns 21, the Built-in Children's Trauma Benefit and/or Optional Children's Maternity Benefit (where applicable), can be converted to an adult trauma insurance policy. This can be done on a standalone basis or accelerated with the same amount of Life Cover, without any further medical evidence required, provided there is no increase in cover.	✓	✓
<b>Worldwide cover</b> Whether you're at home, travelling or living overseas for any period, you remain insured.	✓	✓
<b>Suspension of cover</b> AIA provides the flexibility to suspend your cover for up to 12 months, if you meet the conditions outlined in the policy wording. No benefits will be payable for any claim event which occurs during this suspension period.	✓	✓
<b>Enhancement pass back</b> At claim time, we'll compare your purchased product's policy wording with the latest version of that product's policy wording and apply the most favourable option for your claim. For more information visit <a href="http://aia.co.nz/passbacks">aia.co.nz/passbacks</a> .	✓	✓

Optional add-ons		
<b>Early cancer upgrade</b> Covers costs for a number of minor cancer conditions that are treatable and non-life threatening and at early stages of diagnosis. Payable once per life assured across all AIA policies.	The lower of \$75,000 or 25% of the sum assured at the date the optional benefit commenced	●
<b>Critical conditions buy-back</b> Reinstate your level of cover under your original AIA Living Critical Conditions policy, without having to provide further medical information.	✓	●
<b>Life cover buy-back</b> Reinstate your level of cover under your original AIA Living Life Cover policy following an accelerated Critical Conditions claim, without having to provide further medical information.	✓	●
<b>Total permanent disablement condition</b> Provides cover for an additional condition if you were to become totally and permanently disabled as a result of accident or illness and you are unlikely to be able to work in your own occupation again.	✓	✓
<b>Children and maternity</b> Provides limited cover for three defined serious pregnancy complications, eight listed children's congenital conditions and defined critical conditions suffered by a child. Refer to the policy wording for details.	The lower of \$75,000 or 50% of the sum assured	The lower of \$75,000 or 50% of the sum assured
<b>Waiver of premium</b> Remove the burden of paying premiums when you are unable to work due to total disability.	✓	✓

This is a summary only. For all terms, conditions, limits and exclusions, please refer to the relevant policy wordings which can be found on [aia.co.nz](http://aia.co.nz) or speak to your adviser.



## Did you know?

In 2023, we paid over **\$117 million** in trauma insurance claims, with cancer making up **61%** of all claims.

## Medical conditions covered with AIA Living Critical Conditions

With this option you're covered for a range of defined medical conditions.

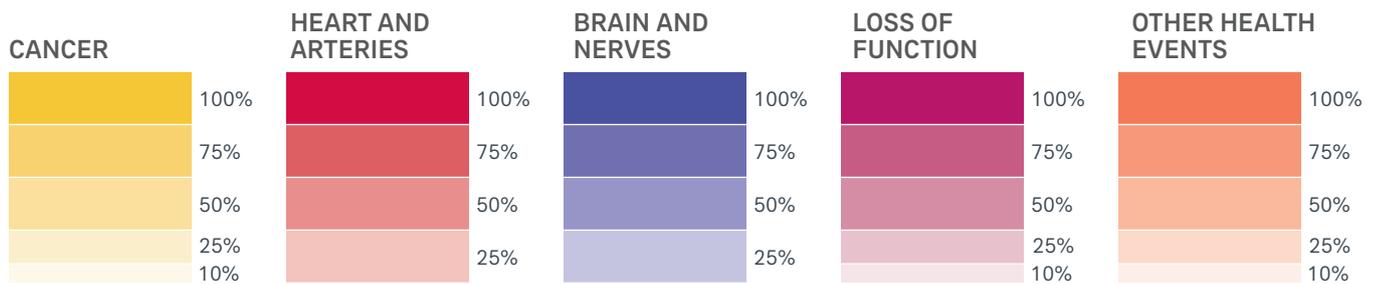
\*Certain conditions have a stand down period. There is no cover under the policy if you suffer any of these conditions (or signs or symptoms which lead to these conditions) within the first three months of the receipt of application by AIA. For details of each condition please refer to the policy wording or speak to your Adviser.

	3 month stand down period*	Full payment	Partial payment
Advanced AIDS		✓	-
Advanced diabetes	✓	✓	
Alzheimer's disease	-	✓	-
Angioplasty – 3 vessels or more	✓	✓	-
Angioplasty – less than 3 vessels	✓	-	✓
Aortic surgery	✓	✓	-
Aplastic anaemia	-	✓	-
Benign brain or spinal cord tumour	-	✓	✓
Cardiac Defibrillator Insertion	✓		✓
Carcinoma-in-situ	✓	-	✓
Carcinoma-in-situ radical surgery	✓	✓	-
Cardiomyopathy	-	✓	-
Cerebral Aneurysm	✓		✓
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	-	✓	-
Idiopathic Parkinson's disease	-	✓	-
Intensive care benefit	-	✓	✓
Loss of independent existence	-	✓	-
Major head trauma	-	✓	-

	3 month stand down period*	Full payment	Partial payment
Major transplant surgery	-	✓	-
Malignant tumours and blood cancers	✓	✓	-
Meningitis	-	✓	-
Motor neurone disease	-	✓	-
Multiple sclerosis	✓	✓	-
Muscular dystrophy	-	✓	-
Optional Total Permanent Disablement condition	-	✓	-
Out-of-hospital cardiac arrest	-	✓	-
Pacemaker Insertion	✓		✓
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 with lupus nephritis	-	✓	-
Systemic Sclerosis	-	✓	-
Terminal illness	-	✓	-

# Medical conditions that are covered with AIA Living Progressive Care

Below is a table that details how each level pays out across the five categories depending on the level of severity.



CANCER
Malignant brain tumour
Myeloma
Bone marrow or stem cell transplant
CIN-3, VIN-3, PIN-3
<b>3 month stand down period*</b>
Malignant tumour
Prostate cancer
Malignant melanoma
Carcinoma in situ
Urinary bladder cancer
Non-Hodgkin's Lymphoma
Hodgkin's Lymphoma
Leukaemia
Benign brain or spinal cord tumour
Aplastic anaemia
Transplant waiting list for bone marrow transplant
Myelodysplastic syndrome

HEART AND ARTERIES
Out of hospital cardiac arrest
Cardiomyopathy
Severe congestive cardiac failure
Severe peripheral vascular disease
<b>3 month stand down period*</b>
Heart attack
Coronary artery bypass graft
Angioplasty
Aortic surgery
Heart valve surgery
Defibrillator insertion
Pacemaker insertion
Minor heart valve surgery

BRAIN AND NERVES
Dementia and Alzheimer's disease
Parkinson's disease
Major head trauma
Motor neurone disease
Muscular dystrophy
Encephalitis
Meningitis
Peripheral neuropathy
<b>3 month stand down period*</b>
Stroke
Multiple sclerosis
Cerebral aneurysm

LOSS OF FUNCTION
Coma
Paralysis - Diplegia and Hemiplegia
Loss of independent existence
Severe burns/Major burns
Loss of sight in one eye and one limb
Loss of hearing
Loss of speech
Loss of limbs
Intensive care benefit
Paraplegia/Quadriplegia/Tetraplegia
Optional Total Permanent Disablement condition
<b>3 month stand down period*</b>
Loss of sight

OTHER HEALTH EVENTS
Primary pulmonary hypertension
Major organ transplant (or transplant waiting list)
Acute renal dialysis
Advanced Type 1 diabetes
Advanced AIDS
Pneumonectomy
Systemic sclerosis
Systemic lupus erythematosus with lupus nephritis
<b>3 month stand down period*</b>
Chronic liver failure
Chronic lung failure
Chronic kidney failure
Chronic obstructive pulmonary disease
Removal of large bowel
Severe osteoporosis
Severe rheumatoid arthritis
Severe ulcerative colitis
Severe Crohn's disease
Type 1 diabetes
Advanced Type 2 diabetes
Severe illness or injury



## How multiple conditions are covered under Progressive Care

When your policy begins, the amount of cover in each of the five categories is the same. As you claim for a condition, the amount reduces only for that category.

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.

For example, if you are diagnosed with malignant melanoma that meets the criteria for Severity Level 4, you'll receive a payment of 25% under the Cancer Category and the sum assured for that category will reduce by the amount paid. The sum assured for other categories continues at 100%.

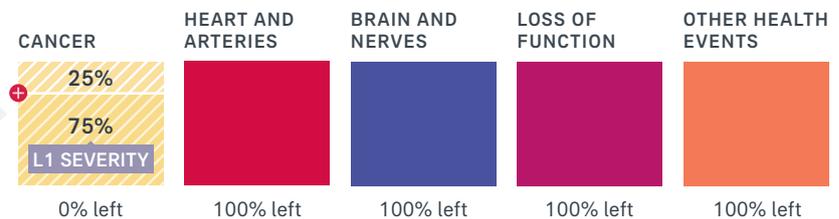


### Related claims

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\*.

For example, if your condition worsens and the melanoma progresses to metastatic skin cancer that meets the criteria for Severity Level 1, it will be treated as a related claim and you'll receive a 75% claim payment being the balance remaining under the Cancer Category.

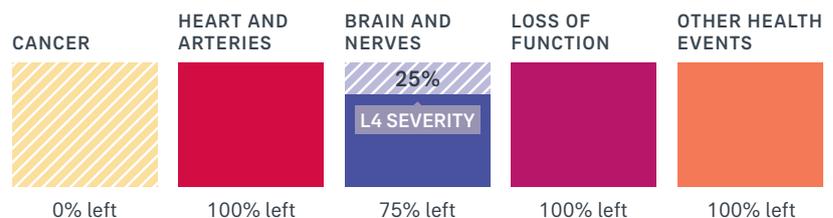
\*Subject to cover being available within the category.



### Unrelated claims

When you suffer a medical condition unrelated to previous claims.

For example, a year later you suffer a stroke that meets the criteria for Severity Level 4. As the stroke is unrelated to cancer, you could claim again and receive a 25% claim payment under the Brain and Nerves Category.



## How Progressive Care and Critical Conditions work together to offer increased financial support.



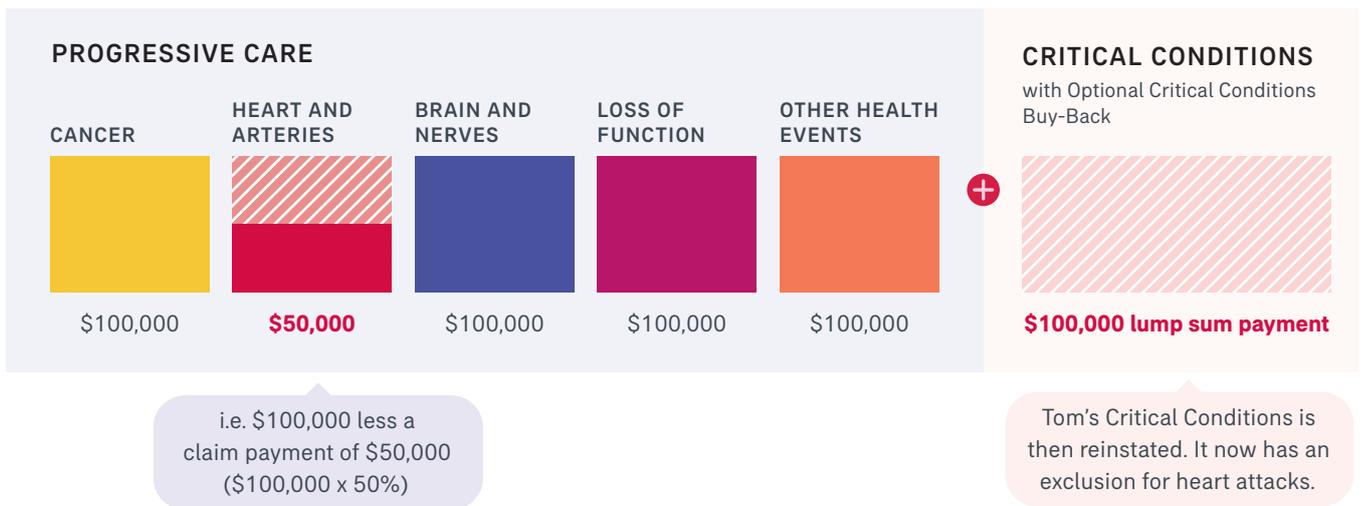
### Tom's claim journey



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

### First claim

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.

### Unrelated claim

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.



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.



Scan the QR code to experience a year with AIA Vitality using our interactive simulator.

## How you can save on insurance with AIA Vitality

When you sign up to AIA Vitality you receive an initial 10% premium discount on your eligible insurance policies. Then you're in control of the discount you can receive through ongoing engagement with the AIA Vitality programme. After the initial discount period (first year of membership), your AIA Vitality Discount will be determined annually based on your current AIA Vitality Status level on your policy anniversary.

	AIA Vitality Status achieved	Premium flex	Example: Your AIA Vitality year 1 discount is 10% (the initial discount)
PROGRAMME ENGAGEMENT ↑	<b>PLATINUM</b> 30,000 pts	+2.0% p.a. up to maximum of 20%	If you reach Platinum, your year 2 <b>DISCOUNT WILL BE 12%</b>
	<b>GOLD</b> 20,000 pts	Retain current discount	If you reach Gold, your year 2 <b>DISCOUNT WILL BE 10%</b>
	<b>SILVER</b> 10,000 pts	-1% p.a. to a minimum of 0%	If you reach Silver, your year 2 <b>DISCOUNT WILL BE 9%</b>
	<b>BRONZE</b> 0 pts	-2.0% p.a. to a minimum of 0%	If you retain Bronze, your year 2 <b>DISCOUNT WILL BE 8%</b>

For more details on Premium Flex, refer to [aia.co.nz/premium-flex](https://aia.co.nz/premium-flex)

### Manage your insurance anytime with MyAIA



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Find your advisers details



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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.

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0800 500 108

Monday - Friday, 8.30am - 5.30pm



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