



AIA Australia's approach to exclusions



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The AIA Australia claims philosophy is simple – helping people when they need it most. Our claims team adopts a professional and understanding approach towards claims assessments and we look for ways to promptly pay a claim, not avoid it.

This ensures that every claim that should be paid is paid.

Our claims team is committed to providing the highest levels of service and support to every client and most importantly, ensuring that the lines of communication are kept open at all times. For example, we realise the importance of educating our clients on our approach to exclusions.

When a client applies for a policy with a pre-existing medical history, AIA Australia may apply an exclusion due to the increase in risk of future insurability. This means that rather than declining an application, AIA Australia may offer a policy with an exclusion in these circumstances. The client can still purchase the full insurance benefits with no additional premium. However, their policy will be issued with an excluded condition(s).

In the event of a claim, AIA Australia's claims team assesses each claim on its own merits. The cause of the claim is carefully considered against the wording of the exclusion in determining whether or not the exclusion will be applied.

It is important to note that during the assessment of such cases, AIA Australia's claims team will carefully consider whether the condition being claimed is:

- a disorder of the excluded condition; or
- whether the condition has arisen as a direct or indirect result of the excluded condition.

What is an 'exclusion'?

An 'exclusion' is a condition which a policy does not cover.

An example which illustrates AIA Australia's approach*

Bob Smith applies for a Disability Income policy and discloses that three years ago he had a left knee reconstruction. As a result, AIA Australia's underwriter applies a left knee exclusion to his policy, which Bob accepts.

Two years after Bob purchased his Disability Income policy, he is involved in a car accident in which his left knee is severely damaged due to the impact of the collision.

*In this case, Bob's disability was caused **independently** of the pre-existing medical condition. Therefore, the AIA Australia claims team would **not** apply the exclusion.*

For more information about AIA Australia's approach to exclusions, please contact our claims team on Freecall 1800 033 490 (option 3).