

AIG Life Financial Evidence

Life, Permanent Disablement & Crisis Cover

Life and Permanent Disablement	Crisis Recovery	* Financial Evidence: (Personal, Business & Loan Protection)
Up to \$1,750,000	Up to \$1,000,000	Nil
\$1,750,001 to \$2,250,000	\$1,000,001 to \$1,500,000	<ul style="list-style-type: none"> Financial Questionnaire signed & verified by the adviser
\$2,250,000 & over	\$1,500,001 to \$2,000,000	<ul style="list-style-type: none"> Financial Questionnaire signed & verified by insured's accountant for all types of cover For business insurance cover (keyman, share purchase or partnership cover): Company Balance Sheets and Profit & Loss statements are required for last 2 years For Loan protection: Copies of loan agreements

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Financial evidence must be provided for all applications where the sum insured proposed reaches or exceeds the levels shown in the table above.

* Legal & Medical Professionals classified as AAA or AA – Nil evidence required up to \$2.5M for Life and Permanent Disablement and \$1.5M for Crisis Recovery.

Important Notes:

- The above includes Permanent Disablement Stand Alone and Crisis Recovery Stand Alone.
- Financial evidence is based on total cover with all companies, however where there is existing cover not being replaced, details of ownership and type of cover (ie. personal or keyman etc.), should be stated to ensure unnecessary financial evidence is not obtained.
- To assist the financial underwriting process, copies of Statements of Advice or Fact Finds should also be submitted if available which may negate the need for additional financial information.
- For business insurance cover, copies of Share Purchase or Buy/Sell agreements may be required in some instances.
- Financial evidence may still be requested at lower levels of cover at AIG's discretion depending the individual circumstances of each case.



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