

AIA MEDICAL REQUIREMENTS - CRISIS RECOVERY^

Medical requirements are needed once cover reaches or exceeds the levels shown below.

AGE NB	MBA20	HIV & Hep B/C	*MEDICAL EXAM BY GP OR PARAMED	PMAR	Exercise ECG	PSA (Males)	FULL BLOOD COUNT
Up to 45	\$1,000,001	1,000,001	\$1,000,001	\$1,500,001	Nil	Nil	Nil
46 – 50	\$750,001	750,001	\$1,000,001	\$1,500,001	\$1,500,001	Nil	\$1,500,001
51 - 60	\$600,001	750,001	\$600,001	\$1,000,001	\$1,000,001	\$1,000,001	\$1,500,001
61 - 65	\$300,001	750,001	\$300,001	\$1,000,001	\$750,001	\$750,001	\$1,000,001

***Medical Examinations apply as follows:**

Up to \$1,500,000	M/E by GP or paramedic (for non–English speaking clients, medical exam must be performed by applicant’s own doctor)
\$1,500,001 +	M/E by Specialist Physician

^Above applies to all Crisis Recovery benefits including Crisis Recovery rider benefits, Crisis Recovery with Buy Back or Crisis Recovery Stand Alone. Where Life or Permanent Disablement Stand Alone is also purchased with Crisis Recovery, the stricter limits will apply. Above includes existing cover held with AIA only.