

AIA MEDICAL REQUIREMENTS - ^INCOME PROTECTION & BUSINESS EXPENSES

Medical evidence is required once cover reaches or exceeds the levels shown below.

AGE NB	MBA20, HIV, Hep B & C	PMAR	*MEDICAL EXAM BY GP OR PARAMED
Up to 45	\$10,001	\$12,501	\$20,001
46 – 50	\$8,501	\$11,001	\$20,001
51 - 60	\$6,501	\$10,001	\$20,001
61 – 65**	\$6,501	\$7,501	Nil (Max cover \$20,000)

*Medical Examinations apply as follows:

M/E by GP or paramedic (for non-English speaking clients, medical exam must be performed by applicant's own doctor)

^Above also applies to Income Protection (Accident Only).

For Business Expenses **whether a rider or Stand Alone benefit, take only 50% of the Business Expenses sum insured to determine the medical requirements.** Above includes existing cover held with AIA only.

** Cover available for occupation categories AAA, AA & A only.