



AIA Australia's crisis modules



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Have you previously been declined for trauma insurance?

Have you suffered a major trauma condition such as a heart attack or cancer?

With AIA Australia's new life insurance product, we may be able to provide you with protection which has never previously been available. We can offer you cover which is specific to your needs, and because your premiums are priced according to the cover you choose, you only pay for the cover you need.

More choice with AIA Australia's Crisis Recovery options.

AIA Australia's new crisis cover comes in 4 sizes:

- Cancer Plus
- Coronary Plus
- Cancer and Coronary
- Comprehensive

AIA Australia's crisis modules allow you to enhance your existing crisis protection, by providing extra cover against specific and common trauma diseases: Cancer Plus, Coronary Plus or both.

We're in the business of paying claims

AIA Australia's claims philosophy is simple – helping people when they need it most. Last year, AIA Australia paid nearly \$80 million in claims to people when they needed it most. Some of our claimants are listed below, with some real life case studies overleaf.

Occupation	Payment	Gender	Cause of claim	Age	Type of cover still eligible for
Domestic Housekeeper	\$200,000	Female	Breast Cancer	44	Coronary Plus
Hairdresser	\$500,000	Male	Motor Disease Neuron	40	Cancer & Coronary
Sales & Marketing Manager	\$100,000	Female	Cervical Cancer	32	Coronary Plus
Bank Development Manager	\$100,000	Male	Heart Disease	36	Cancer Plus
Cabinetmaker	\$100,000	Male	Heart Disease	43	Cancer Plus

Cancer Plus

This option provides cover against cancer plus all other events except for coronary events. If you are covered by Cancer Plus, we will pay you a lump sum should you be diagnosed with cancer. If you have a family history of heart disease or have suffered a coronary trauma event, you would more than likely not be able to obtain the comprehensive module, but at least you will be able to protect yourself with Cancer Plus.

Case study

Bill† is a 54-year-old office worker. He is a non-smoker and drinks 3–4 beers per week. In 2000 he suffered a mild heart attack and is now on medication to control his cholesterol. Since the heart attack Bill has lost 15 kilos, reducing his Body Mass Index (BMI) to 30. When Bill applied for comprehensive crisis cover in 2004, his application was declined. In 2007, AIA Australia accepted his application under the Cancer Plus module.

Coronary Plus

This option provides cover against nine listed coronary events plus all other events except cancer the comprehensive module. We will pay you a lump sum should you suffer one of these nine events. If you have suffered, been diagnosed with, or have a strong family history of cancer, you may not be able to get cover for cancer, but at least you will be able to protect yourself with Coronary Plus.

Case study

Jane† is a self-employed, 23-year-old painter who has a family history of cancer. Her mother died of breast cancer at the age of 49 and her sister was diagnosed with breast cancer at the age of 31. She received treatment and is now in remission. Jane's maternal grandmother died of breast cancer and her aunt received treatment for ovarian cancer when she was 50. In 2006, Jane's application for Crisis Recovery cover was declined, however she has now been able to receive cover under the Coronary Plus module.

Cancer and Coronary

If you haven't been diagnosed with a Cancer or Coronary related illness but have another condition that precludes you from Comprehensive Crisis cover, the Cancer and Coronary option may be appropriate for you. Under this option you will have access to cover for cancer and nine categories of coronary related illness, which make up almost 90% of all claims submitted to AIA Australia.

Case study

At age 35, David† was diagnosed with mild Multiple Sclerosis. In the past this would have precluded him from Crisis Recovery cover, but with the Cancer and Coronary module David now knows that if he is diagnosed with cancer or a heart disease he will be covered.

* Subject to AIA Australia underwriting guidelines

† Names have been changed

To find out more about AIA Australia visit AIA.COM.AU

CUSTOMER FREECALL: 1800 333 613

ADVISER FREECALL: 1800 033 490