

Our philosophy – Accidentally Acquired Blood Borne Diseases

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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 claims philosophies such as Accidentally Acquired Blood Borne Diseases.

In the unlikely event that your acquisition of a blood borne disease (such as HIV, Hepatitis B or C) prevents you from performing one or more of the important duties of your occupation, unlike some other insurers, **AIA Australia will accept that you are 'Totally Disabled'** (see definition of 'Totally Disabled' in the Priority Protection Product Disclosure Statement issued on 24 June 2009) and pay you benefits under your Disability Income policy (subject to all other policy terms being satisfied).

We understand that your inability to perform your usual duties may not necessarily be due to a physical incapacity, but rather a restriction imposed upon you by a regulatory authority. In either case, AIA Australia will consider your claim in the same way.

Note, this is a summary only. Full terms and condition are outlined in the Priority Protection Product Disclosure Statement, Issued 24 June 2009. Alternatively, for more information, speak to your state Sales Manager.

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

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Example 1

A surgeon suffers a needle stick injury and as a result contracts Hepatitis B. Although physically capable of continuing to do so, due to the medical condition, the Medical Board does not allow him to continue performing invasive procedures.

As surgery is an important duty of this occupation, **AIA Australia would pay a Total Disablement Benefit** subject to all other policy terms being satisfied.

Likewise, if a surgeon suffered a needle stick injury and was not permitted to perform surgery (by the Medical Board) during the incubation period, AIA Australia would deem him Totally Disabled (subject to all other policy terms being satisfied).

If the surgeon decided to return to work as a consultant who was not required to perform surgery, AIA Australia would assess the claim under the Partial Disablement Benefit terms.

Example 2

A GP contracts HIV and as a result, the Medical Board recommends that they cease practising. The GP ceases to work upon this recommendation. AIA Australia will accept that the GP is Totally Disabled and pay benefits under a Disability Income policy (subject to all other policy terms being satisfied). We would also pay full benefits under the Permanent Disablement benefit if the Own Occupation definition was selected. If the GP returns to work in a different occupation, the claim will be assessed under the Partial Disablement Benefit terms.