

Summary of Changes

21 May 2012

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The following product enhancements are available under AIA Australia's Priority Protection benefit range, effective 21 May 2012.

Benefit	Prior to change	After change
Superannuation Income Protection Plan		
Introduction of a new plan – Superannuation Income Protection Plan	This plan was not offered previously.	The Superannuation Income Protection Plan has been added to AIA Australia's suite of Life Insurance benefits. Income Protection can now be purchased under the superannuation environment.
Income Protection benefit		
Introduction of Terminal Illness benefit	This benefit was not included previously.	Terminal Illness has been added as a benefit under the Income Protection benefit.
Elective or Cosmetic Surgery benefit	The Cosmetic or Elective Surgery benefit is available under the PLUS Optional benefit.	The Cosmetic or Elective Surgery benefit has been extended to the Income Protection benefit.
Introduction of Intensive Care benefit	This benefit was not included previously.	'Intensive Care' has been added as a new crisis event under the Crisis Recovery benefit under the PLUS Optional benefit.
Introduction of Out of Hospital Cardiac Arrest benefit	This benefit was not included previously.	'Out of Hospital Cardiac Arrest' has been added as a new crisis event under the Crisis Recovery benefit under the PLUS Optional benefit.

Benefit	Prior to change	After change
Crisis Recovery benefit		
Definition change for Coronary Event: 'Heart Attack'	The evidence of 'Heart Attack' required in the definition included "typical rise and fall of cardiac biomarker blood test (Troponin T, Troponin I or CK-MB)..." did not include or fall of cardiac biomarker or imaging evidence.	The definition of Heart Attack has been improved. The evidence of 'Heart Attack' required in the definition now includes "typical rise and/or fall of cardiac biomarker blood test (Troponin T, Troponin I or CK-MB)..." and also imaging evidence.
Definition change for Crisis Recovery event: 'Cancer'	The Cancer definition did not provide cover for lumpectomy and adjuvant therapy. The Skin Cancer definition covered a melanoma of 1.5 mm Breslow's Depth of Invasion.	The definition of Cancer has been improved. The definition has been changed to provide the full benefit for carcinoma in situ of the breast where the insured undergoes breast conserving surgery followed by adjuvant therapy. The Skin Cancer definition has been amended to cover a melanoma of 1.0 mm Breslow's Depth of Invasion. Carcinoma in situ of penis and testicle have been included.
Introduction of Intensive Care benefit	This benefit was not included previously.	'Intensive Care' has been added as a new crisis event under: the Crisis Recovery benefit, Double Crisis Recovery benefit and Crisis Recovery Stand Alone benefit.
Introduction of Out of Hospital Cardiac Arrest benefit	This benefit was not included previously.	'Out of Hospital Cardiac Arrest' has been added as a new crisis event under: the Crisis Recovery benefit, Double Crisis Recovery benefit and Crisis Recovery Stand Alone benefit.
Introduction of Heart Attack benefit to Family Protection benefit	This benefit was not included previously.	'Heart Attack' has been added to the Family Protection benefit.

For more information about AIA Australia's Priority Protection product contact a member of our Client Development team on 1800 033 490.

This is general information only. Full descriptions of benefits are outlined in the Priority Protection Product Disclosure Statement issued 21 May 2012 available at AIA.COM.AU. The information in this document does not constitute advice financial or otherwise. While AIA Australia has used all reasonable efforts to ensure the information in this document is complete and accurate, AIA Australia makes no representation or warranty in this regard. This document is intended for financial advisers only and is not for wider distribution.