

# Priority Protection

## Supplementary Product Disclosure Statement

30 September 2013



**This Priority Protection Supplementary Product Disclosure Statement ('SPDS') supplements information contained in the Priority Protection Product Disclosure Statement ('PDS'), Version 12, issued 08 June 2013.**

This SPDS is issued by:

1. **AIA Australia Limited (ABN 79 004 837 861 AFS Licence No. 230043), who is the issuer of life risk insurance policies referable to Priority Protection; and**
2. **CCSL Limited, ABN 51 104 967 964, AFS Licence No. 287074, who is the trustee of the AIA Superannuation Fund ABN 78 757 377 348 and the issuer of a risk-only superannuation product that provides the Superannuation Life Cover Plan and the Superannuation Income Protection Plan benefits to members of that fund.**

**AIA Australia Limited and CCSL Limited each takes full responsibility for the entirety of this SPDS. This SPDS must be read in conjunction with the PDS.**

This SPDS has been issued to inform you of the following important amendments to the PDS.

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right partner®*

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### **Partial and Permanent Disablement benefit** section (Page 21 of the PDS)

The following paragraph in that section is deleted:

'There is no Partial and Permanent Disablement benefit in respect of the Accidental Total and Permanent Disablement benefit or the Accidental Total and Permanent Disablement Stand Alone benefit.'

### **2 year and 5 year Benefit Periods** sections (Page 53 and 113 of the PDS)

The following text in those sections is deleted:

'Where a claim has been paid for the maximum Benefit Period (2 or 5 years), we will not accept any subsequent claim unless you make a full recovery (as certified by a medical practitioner approved by us), and you have returned to work for a period of at least 12 months prior to the subsequent claim.'

and is replaced with the following text:

'Where a claim for a condition has been paid for the maximum Benefit Period (2 or 5 years), we will not accept any subsequent claim for the same condition or associated complications of the same condition unless you make a full recovery (as certified by a Medical Practitioner approved by us), and in our opinion you have returned to work and have been fully undertaking all of the important income producing duties of your occupation for a period of at least twelve (12) months prior to the subsequent claim. For a subsequent claim that is in our opinion independent of the original claim a new Waiting Period and Benefit Period will apply.'

### **Total and Permanent Disablement (Own Occupation)** definition (Page 83 of the PDS)

The following paragraph in that definition is deleted:

'If you return to work in your own occupation or perform any other reasonable occupation but your earning capacity is permanently restricted due to your disablement to the extent that the income you generate in the 12-month period commencing from your return to work is less than 25% of the income you generated in the previous 12 months of performing your own occupation, we will pay the Total and Permanent Disablement benefit.'

### Total Disablement – Multi Definition (Advantage Optional or PLUS Optional benefit) definition (Page 85 of the PDS)

The following text in the second paragraph of that definition is deleted:

‘Should the life insured fall into the Occupation Categories of AAA, AA or A and becomes totally disabled, he/she will be assessed under the following definitions for total disablement;’

and is replaced with the following:

‘Should the life insured fall into an Occupation Category other than Category E and become totally disabled, he/she will be assessed under the following definitions for total disablement:’

### Total and Permanent Disablement (Home Duties) definition (Page 128 of the PDS)

This following definition, as set out below, is deleted:

**‘TOTAL AND PERMANENT DISABLEMENT (HOME DUTIES)’**  
means that:

- (a) the life insured has suffered the total and irrecoverable loss of the:
  - sight of both eyes;
  - use of two limbs; or
  - sight of one eye and use of one limb;
 or
- (b) the life insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:
  - has been unable to perform Normal Domestic Duties, leave home unaided and engage in any employment for an uninterrupted period of at least six consecutive months **solely** as a result of Injury or Sickness; and
  - is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the Injury or Sickness; and
  - at the end of the period of six months, after consideration of all the medical evidence and such other evidence as we may require, has become in our opinion incapacitated to such an extent as to render him or her likely to require indefinite ongoing medical care and unable ever to perform Normal Domestic Duties, leave home unaided and engage in any form of employment. At least two Medical Practitioners will need to certify this;
 or
- (c) the life insured has suffered Loss of Independence.

The life insured is ‘Totally and Permanently Disabled (Home Duties)’ if the life insured satisfies the definition of Total and Permanent Disablement (Home Duties).’

and is replaced with the following definition:

**‘Total and Permanent Disablement (Home Duties)’** means that:

- (a) the life insured has suffered the total and irrecoverable loss of the:
  - sight of both eyes;
  - use of two limbs; or
  - sight of one eye and use of one limb;
 or
- (b) the life insured, where wholly engaged in full-time unpaid domestic duties in his or her own residence:
  - has been unable to perform Normal Domestic Duties and engage in any employment for an uninterrupted period of at least three consecutive months **solely** as a result of Injury or Sickness; and
  - is attending a Medical Practitioner and has undergone all reasonable and usual treatment including rehabilitation for the Injury or Sickness; and
  - at the end of the period of three months, after consideration of all the medical evidence and such other evidence as we may require, has become in our opinion incapacitated to such an extent as to render him or her likely to require indefinite ongoing medical care and unable ever to perform Normal Domestic Duties and engage in any form of employment. At least two Medical Practitioners will need to certify this;
 or
- (c) the life insured has suffered Loss of Independence.

The life insured is ‘Totally and Permanently Disabled (Home Duties)’ if the life insured satisfies the definition of Total and Permanent Disablement (Home Duties).

### Multi-plan discount (Page 134 of the PDS)

The following sentence in the first paragraph is deleted:

‘For the purpose of eligibility for the multi-plan discount, premiums will be exclusive of any frequency loadings, policy fee and stamp duty.’

and is replaced with the following sentence:

‘For the purpose of plan eligibility for the multi-plan discount, plan premiums will include any premium frequency charge and will exclude the multi-plan discount itself and any policy fee and stamp duty.’

### Important contact information

**Should you have any questions or concerns about your policy please contact your adviser in the first instance or us direct on 1800 333 613.**

**You can also visit [aia.com.au](http://aia.com.au) for additional contact details and further information.**