



## AIA PRODUCT SUITE

Here to help you make the most of today and tomorrow.

At AIA, one of the ways we help Kiwis live healthier, longer, better lives is by providing innovative, comprehensive insurance solutions, tailored to New Zealanders.

Introducing our range of personal and business insurance across Life, Trauma, Income Protection, Total Permanent Disablement and Health.

Designed with different needs in mind, you can choose the most relevant products for you.

## We're here to help.

- ✓ Access to our **Enhancement Pass Back Benefit**. Any improvements we make to our AIA products in the future are automatically applied to your policy.
- ✓ You can take out **Accidental Injury Cover**, ensuring you're not left in a tough spot after an accidental injury.
- ✓ If you experience a health issue and need to go on claim, with our **Waiver of Premium** benefit, your premium payments can be stopped, while your insurance remains in place.
- ✓ When taking out multiple benefits, you may be able to get a discount with our **Multi-Benefit Discount**.



# AIA LIFE INSURANCE



## AIA Life Cover

Provides a lump sum if you pass away or are diagnosed with a terminal illness.

### ✔ Built-In benefits

- Terminal Illness Benefit
- Specified Terminal Conditions Benefit
- Bereavement Support Benefit
- Parents Grieving Benefit
- Special Events Increase Facility
- Special Events Total Permanent Disablement/Trauma Facility
- Financial and Legal Advice Benefit
- Repatriation Benefit
- Counselling Benefit
- Premium Conversion Facility
- Suspension of Cover Benefit

### + Optional benefit that can be added

*This will increase your premium amount*

- Future Insurability Benefit

## AIA Family Protection

Provides monthly payments to your loved ones after your death.

### ✔ Built-In benefits

- Bereavement Support Benefit
- Financial and Legal Advice Benefit
- Special Events Increase Facility
- Premium Conversion Facility
- Parents Grieving Benefit
- Counselling Benefit
- Suspension of Cover Benefit

## AIA Accidental Death

Simply provides a lump sum should you die as a result of an accident.

- Built-in Benefit
- Counselling Benefit
- Suspension of Cover Benefit



# AIA TRAUMA INSURANCE

## AIA Progressive Care

Pays multiple claims, based on the severity of the illness or injury. Covers 70 defined medical conditions across five categories: Cancer, Heart and Arteries, Brain and Nerves, Loss of Function, and Other Health Events.

### ✔ Built-In benefits

- Medical Advancements Provision
- Future Insurability Benefit
- Special Events Increase Facility
- Financial and Legal Advice Benefit
- Children's Trauma Benefit
- Newborn Children's Benefit
- Return Home Benefit
- Parents Grieving Benefit
- Counselling Benefit
- Suspension of Cover Benefit
- Children's Trauma Conversion Facility
- Standalone Conversion Facility
- Premium Conversion Facility

### + Optional benefits that can be added

*These will increase premium amounts*

- Total Permanent Disablement Condition
- Children's and Maternity Benefit

## AIA Critical Conditions

Designed to pay a one-off lump sum if you suffer from one of more than 50 defined medical conditions.

### ✔ Built-In benefits

- Medical Advancements Provision
- Financial and Legal Advice Benefit
- Children's Trauma Benefit
- Newborn Children's Benefit
- Children's Trauma Conversion Facility
- Standalone Conversion Facility
- Premium Conversion Facility
- Special Events Increase Facility
- Future Insurability Benefit
- Return Home Benefit
- Parents Grieving Benefit
- Counselling Benefit
- Suspension of Cover Benefit

### + Optional benefits that can be added

*These will increase premium amounts*

- Early Cancer Upgrade Benefit
- Total Permanent Disablement Condition
- Children's and Maternity Benefit
- Life Cover Buy-back Benefit
- Critical Conditions Buy-back Benefit



# AIA INCOME PROTECTION INSURANCE

## AIA Income Protection

Agreed Value, Indemnity or Loss of Earnings provides a monthly payment to replace a portion of your income if you are unable to work due to illness or injury.

### Built-In benefits

- Total Disability Income Benefit
- Partial Disability Income Benefit
- Partial Disability Bridging Benefit
- Enhanced Partial Disability Income Benefit
- Recurrent Disablement Benefit
- Rehabilitation and Support
- Vocational Assistance
- Home Modification and Equipment Expenses Benefit
- Bed Confinement Benefit
- Suspension of Cover Benefit
- Back to Work Payment
- Pregnancy Premium Waiver
- Return Home Benefit
- Childcare Support Benefit
- Waiting Period Reduction Benefit
- Concurrent Waiting Period Benefit
- Home Care Benefit
- Future Insurability Benefit\*

### Optional benefits that can be added

*These will increase premium amounts*

- Mental Health Limitation
- Claim Indexation Benefit\*
- Redundancy Cover
- Retirement Protection

\* If the optional Claim Indexation Benefit is not selected, then the Future Insurability Benefit is built in for both the Base Cover Option and the Premier Cover Option. The Future Insurability Benefit is not available if the optional Claim Indexation Benefit is selected.

 **Our Premier Cover upgrades your income protection to also include the benefits below.**

*These will increase premium amounts.*

- Extra Cash Benefit
- Permanent Disablement Benefit
- Bereavement Grant

## AIA Mortgage and Income Protection

Pays monthly payments to replace a portion of your income, or mortgage or rent, should you suffer an illness or injury and unable to work.

### Built-In benefits

- Total Disability Income Benefit
- Partial Disability Income Benefit
- Partial Disability Bridging Benefit
- Recurrent Disablement Benefit
- Vocational Assistance
- Home Modification and Equipment Expenses Benefit
- Back to Work Payment
- Property Special Event Facility
- Bed Confinement Benefit
- Pregnancy Premium Waiver
- Return Home Benefit
- Childcare Support Benefit
- Waiting Period Reduction Benefit
- Concurrent Waiting Period Benefit
- Rehabilitation and Support
- Suspension of Cover Benefit

### Optional benefits that can be added

*These will increase premium amounts*

- Claim Indexation Benefit
- Mental Health Limitation



# AIA TOTAL PERMANENT DISABLEMENT INSURANCE

Offers a lump-sum amount to help cover costs associated with becoming totally disabled.

## ✔ Built-In benefits

- Total Permanent Disablement Benefit
- Partial Permanent Disablement Benefit
- Financial and Legal Advice Benefit
- Premium Conversion Facility
- Assistance Benefit
- Suspension of Cover Benefit
- Special Events Increase Facility
- Future Insurability Benefit
- Waiver of Total Permanent Disablement Waiting Period
- Counselling Benefit



# AIA HEALTH INSURANCE

## AIA Private Health

Takes care of your medical bills and provides faster medical care that suits your needs.

### ✓ Built-In benefits

- Unlimited Surgery
- Up to \$500,000 of Cancer Cover
- Up to \$200,000 Major Diagnostic Imaging And Tests
- Dental Evaluation and Treatment Prior to Qualifying Treatments
- Mental Health Support Benefit
- Minor Surgery Benefit
- Medical Hospitalisation
- Home Nursing
- Waiver of Premium on Death
- Bereavement Grant
- Parents Grieving Benefit
- Treatment Away From Home in NZ
- Parent Accommodation Benefit
- Ambulance Transfer Benefit
- Voluntary Treatment Overseas
- Treatment overseas where the waiting period for treatment in an approved facility in NZ is greater than six months
- Treatment overseas where the treatment is not available in NZ
- Public Hospital Credit
- Public Hospital Cash Grant
- Sterilisation
- Obstetric Care Allowance
- Medical Misadventure
- Suspension Cover Benefit

### + Private Health Plus

As an optional benefit, you can upgrade your Private Health insurance to include additional cover for the below:

*These will increase premium amounts.*

- Up to \$10,000 of Specialist Consultations
- Additional \$100,000 of Diagnostic Imaging and Tests
- Pregnancy, Maternity and Infertility Allowance
- Health Screening Allowance

## AIA Cancer Care

Takes care of medical expenses associated with the diagnosis, treatment and recovery of cancer.

### ✓ Built-In benefits

- Unlimited Cancer Surgery
- Up to \$500,000 of Cancer Cover
- Up to \$5,000 for Cancer Diagnostics
- Dental Evaluation and Treatment Prior to Qualifying
- Treatments
- Mental Health Support Benefit
- Minor Surgery Benefit
- Medical Hospitalisation
- Home Nursing
- Waiver of Premium on Death
- Treatment Away From Home in NZ
- Ambulance Transfer Benefit
- Voluntary Treatment Overseas
- Treatment overseas where the waiting period for treatment in an approved facility in NZ is greater than six months
- Treatment overseas where the treatment is not available in NZ
- Public Hospital Credit
- Public Hospital Cash Grant
- Medical Misadventure
- Cancer Screening Health Allowance
- Suspension Cover Benefit





# AIA BUSINESS INSURANCE

## AIA Start-up Income Protection

Supports new business owners with monthly payments to cover your business from disruption if you face an injury or illness that stops you from working.

### ✔ Built-In benefits

- Total Disablement Benefit
- Recurrent Disablement Benefit
- Enhancement Pass Back Benefit

## AIA Business Continuity

Monthly payments to help keep your business running should you or any key employees become disabled as a result of an illness or injury and be unable to work.

### ✔ Built-In benefits

- Total Disablement Benefit
- Recurrent Disablement Benefit
- Business Mentors Benefit
- Rehabilitation and Support

### + Optional benefits that can be added

*These will increase premium amounts.*

- Partial Disablement Benefit
- Partial Disablement Bridging Benefit

# AIA RURAL INSURANCE

## AIA Rural Continuity

Monthly payments to protect the future of your farm or sharemilking business should you become disabled as a result of an illness or injury and be unable to continue farming.

### ✔ Built-In benefits

- Total Disablement Benefit
- Recurrent Disablement Benefit
- Rehabilitation and Support

### + Optional benefit that can be added

*These will increase premium amounts.*

- Partial Disablement Benefit
- Peak Season Upgrade Benefit
- Partial Disablement Bridging Benefit

### + Business Income Support upgrades your Rural Continuity and includes the benefits below.

*These will increase premium amounts.*

- Total Disablement Benefit
- Partial Disablement Benefit
- Partial Disablement Bridging Benefit
- Recurrent Disablement Benefit
- Vocational Assistance
- Home Modification and Equipment Expenses Benefit
- Rehabilitation and Support

# AIA Vitality



airpoints™

AIA Vitality is our personalised, science-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. It helps you understand your current state of health, provides tools to improve it and offers great incentives to keep you motivated on your journey. The life assured under any eligible AIA policy can take out an AIA Vitality membership.

[aiavitality.co.nz](https://aiavitality.co.nz)

As an AIA customer, you can earn Airpoints Dollars™ for premiums paid on your eligible insurance policy.

[aia.co.nz/airpoints](https://aia.co.nz/airpoints)



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## Disclaimer

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser. Copies of our disclosure statements are available on request, free of charge.

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HEALTHIER, LONGER,  
BETTER LIVES