

PROTECTION

PERSONAL



REAL Trauma Cover



WE'RE FOR LIFE

What is it?

REAL Trauma Cover pays you a lump sum of up to \$2 million if you suffer any of the 44 critical illnesses specified in the policy, such as cancer, heart attack, stroke or dementia.

Why do I need it?

When your health has been seriously affected by a critical illness, REAL Trauma Cover provides a lump sum payment that allows you to focus on your recovery. The payment can be used for any purpose – including reducing debt, covering living expenses, paying for alternative treatments or a holiday to recuperate.

Main benefits

Children's Benefit (inbuilt)

If your child has a major trauma this benefit will pay you \$50,000 or 20% of your cover, whichever amount is lower. Available for children from birth to 20 years old.

Level Indexed Benefit Option

Gives you the flexibility to pay for cover you need now. Premiums are based on your current age, with increases each year.

Level Benefit Option

Gives you certainty and long-term affordability with a structure that provides level premiums for the term selected. Premiums are guaranteed not to change in the first 3 years.

Special Events Increase

You may be able to increase your cover without any additional medical underwriting if certain special events occur **before you turn 65** like:

- Marriage or civil union,
- Birth or adoption of a child, or
- Salary increase.



Ideal for people who are:

- Wanting a lump sum benefit to minimise the financial impact in the event of a serious illness, allowing you to focus on what's important.
- Wanting peace of mind that you can pay for your mortgage, your household bills, your medical care and any extra care you might need.

Key features



Inflation Adjusted Benefit Option

Your cover level will be adjusted annually to reflect the inflation rate at the time, based on the Consumer Price Index (CPI).



Full payment for 44 critical illnesses – we will pay you 100% of your cover amount if you are affected by any of the 44 critical illnesses specified in the policy.



Optional Total and Permanent Disability Benefit –

If you are unlikely to ever engage in work in any occupation or unlikely to ever resume work in your usual occupation. This benefit expires at the age of 65.



Optional Children's Top Up Trauma Benefit –

in addition to the in-built benefit, you can increase cover by \$75,000 giving a maximum benefit of up to \$125,000. Available for children aged from birth – 20 years old.



Built-in Benefits

Children's Benefit

We will pay 20% of a parent's sum assured (up to \$50,000), if an insured child is first diagnosed as suffering from any one of the listed critical illnesses.

Available for children from birth to 20 years old and is subject to underwriting criteria.

Newborn Children's Benefit

If a child of a life assured is born with one of five specified congenital conditions and survives for thirty days after birth, the benefit will pay 20% of the sum assured (up to \$50,000). The payment of this benefit will not reduce the amount of any Living Assurance remaining for the life assured.

Conversion Option for Children turning 21

Upon reaching 21 years of age the Children's Trauma Benefit can be converted to an adult cover with no further underwriting, except where there is an increase in cover.

Special Events Increase Option

You may be able to increase your cover without any additional medical underwriting if one of these special events occur before you turn 65:

- Marriage or civil union.
- Divorce or legal separation.
- Death of a spouse or partner.
- Birth or adoption of a child.
- Salary increase.
- Taking full-time care of a dependant.
- Secondary education of a child.
- Tertiary education of a child.
- Taking out or increasing a mortgage on an owner occupied property.
- Purchase of a residential investment property.

Counselling Benefit

Upon payment of the Trauma Cover Benefit, We will pay an additional \$2,500 to cover the cost of a Psychiatrist or Psychologist consultation and counselling for you and your family.

Financial Planning and Legal Advice Benefit

We will pay you an additional \$1,000 so you can seek financial and legal advice upon payment of Trauma Cover Benefit.

Inbuilt Buyback Life Cover

If your REAL Trauma Cover is accelerated and the Life Cover sum has been reduced due to a claim, you can buy back the full Life Cover amount after 12 months, or for some certain conditions 6 months after your claim has been paid.

Standalone Conversion Benefit

You may convert your Standalone Trauma Cover to Accelerated Trauma Cover with an equal amount of Life Cover without any further medical evidence provided. Conditions apply.

Funeral Benefit

We will pay \$15,000 of your Trauma Cover to help with your funeral expenses (available for Standalone Trauma Cover only).

Return to Home Benefit

We will pay you up to \$10,000 towards the cost for you, plus one support person, to return home from overseas should you suffer one of the critical conditions covered for the first time.

Parent's Grieving Benefit

If your child dies, we will pay a Parent's Grieving Benefit of up to \$2,000 for children under the age of 10 years and we will pay \$15,000 for children between the ages of 10 and 21 years.

Interim Accidental Cover

While your application is being processed, you are automatically covered for the amount you applied for or for up to \$200,000, whichever is lesser. Six conditions are covered for Trauma under Interim Accidental Cover:

- Paralysis (quadriplegia, paraplegia, diplegia, hemiplegia)
- Blindness
- Severe burns
- Loss of use of limbs and sight of one eye
- Major head trauma
- Loss of independence

Every day about **24** New Zealanders **suffer a stroke**. A quarter occur in people **under 65**. Stroke is a major cause of **serious adult disability** in New Zealand.

Source: Stroke Foundation NZ (2018)

In the 2018 financial year, **213,139** new claims were made to **ACC** for a **workplace injury**.

Source: ACC Statistics July 2017 - Jun 2018 www.acc.co.nz



Guaranteed Pass Back of Enhancements

If we make improvements in the future that do not impact your premiums, these improvements will apply to your policy from the date of the change.

Severe Illness or Injury

This condition aims to offer protection if you suffer a major medical condition that isn't specifically listed in the policy wording, but meets our definition of a 'severe illness or injury'.

Medical Advancement

If any medical definitions in our policy wordings have been superseded due to medical advancements, we will ensure any new diagnostic techniques or investigations are recognised when assessing your claim.

Optional features

Reinstatement Option

You can reinstate 100% of your claim amount within 60 days of the first anniversary of the claim payment without providing further evidence of health. The reinstated cover is for a non-related critical illness.

Children's Trauma Top Up Benefit and Pregnancy Complications Benefit

In addition to the in-built benefit, you can increase cover by \$75,000 giving a maximum benefit of up to \$125,000. Available for children aged from birth – 20 years old. From age 21 years, they may choose to take over the cover without further evidence of health. We will also pay you \$10,000 if you suffer for the first time and after 12 months from your policy commencement date the following pregnancy complications; Disseminated intravascular coagulation, Eclampsia or Hydatidiform mole.

Total and Permanent Disability Benefit

If you are unlikely to ever engage in work in any occupation or unlikely to ever resume work in your usual occupation. This benefit expires at the age of 65.

Inflation Adjusted Benefit Option

Your cover level will be adjusted annually to reflect the inflation rate at the time, based on the Consumer Price Index (CPI).

Level Indexed Benefit Option

Your cover will increase each year based on the indexation percentage selected, your premiums will remain the same. Indexation options: 0%, 1%, 2%, 3%, 4% or 5%. Option expires at age 70.

Woman's Additional Cancer Benefit

For cancer of the cervix, vagina, vulva, fallopian tubes and ductal carcinoma-in-situ of the breast, you will be covered for up to 25% of your cover amount or \$75,000, whichever is the lesser.

Waiver of Premium

You will not be required to pay any premiums while your monthly benefit is being paid in the event of a disability. If the same disability returns within six months, you can bypass your waiting period.

67% of spinal cord injuries are caused by **falls, sports injuries, and transportation accidents.**

Source: New Zealand Spinal Cord Injury Registry: Annual Report 2016/2017

12,272 people were registered with the **Blind Foundation** as at July 2016. **27%** of them were aged between **22-64.**

Source: Blind Foundation - blindfoundation.org.nz (2018)



14 day cooling off period

If the cover is not what you expected or you change your mind, you can cancel your policy and we will refund any premiums paid.

Conditions covered

Full payment for 44 critical illness
 We will pay you 100% of your cover amount if you are affected by one of the 44 critical illness listed below. Conditions apply.

1 Accidentally acquired HIV*	14 Critical cancer*	26 Motor neuron disease	38 Severe inflammatory bowel disease
2 Advanced diabetes*	15 Dementia	27 Multiple sclerosis	39 Stroke*
3 Alzheimer's disease	16 Encephalitis	28 Muscular dystrophy	40 Surgery to aorta*
4 Aplastic anaemia	17 Heart attack*	29 Out of hospital cardiac arrest	41 Systemic lupus erythematosus
5 Benign brain tumour	18 Heart valve surgery*	30 Paralysis	42 Systemic sclerosis
6 Blindness	19 Intensive care treatment	31 Parkinson's disease	43 Terminal illness – (stand-alone trauma policies only)
7 Cardiomyopathy	20 Kidney failure	32 Peripheral neuropathy	44 Triple vessel angioplasty*
8 Chronic liver failure	21 Loss of independence	33 Permanent loss of hearing	
9 Chronic lung disease	22 Loss of use of limbs and sight of one eye	34 Permanent loss of speech	
10 Cognitive impairment	23 Major head trauma	35 Pneumonectomy	
11 Coma	24 Major organ transplant	36 Pulmonary arterial hypertension (primary)	
12 Coronary artery bypass surgery*	25 Meningitis / Meningococcal disease	37 Severe burns	
13 Creutzfeldt-Jakob disease			

Partial payment for 9 critical illness
 To contribute towards the costs of your treatment or procedure, we will advance you a payment equivalent to 25% of your cover amount or \$75,000, whichever is the lesser.

1 Angioplasty*	3 Malignant melanoma*	5 Percutaneous repair of the abdominal aorta*	7 Rheumatoid arthritis
2 Heart valve replacement*	4 Loss of one limb	6 Prostate cancer*	8 Severe osteoporosis
			9 Serious burns

Advanced payment for 6 critical illness
 On diagnosis one of the following critical illnesses, we will advance you a lump sum equivalent to 25% of your cover amount or \$75,000, whichever is the lesser.

1 Alzheimer's disease	3 Cardiomyopathy	5 Dementia
2 Blindness	4 Chronic liver failure	6 Permanent loss of hearing

* Conditions covered 90 days after the policy commencement date.

New Zealand has one of the **highest rates of bowel cancer** in the world, with more than **3000** people being diagnosed every year and more than **1200** dying from the disease.

Source: Time to screen: Bowel Screening (2018) - Ministry of Health

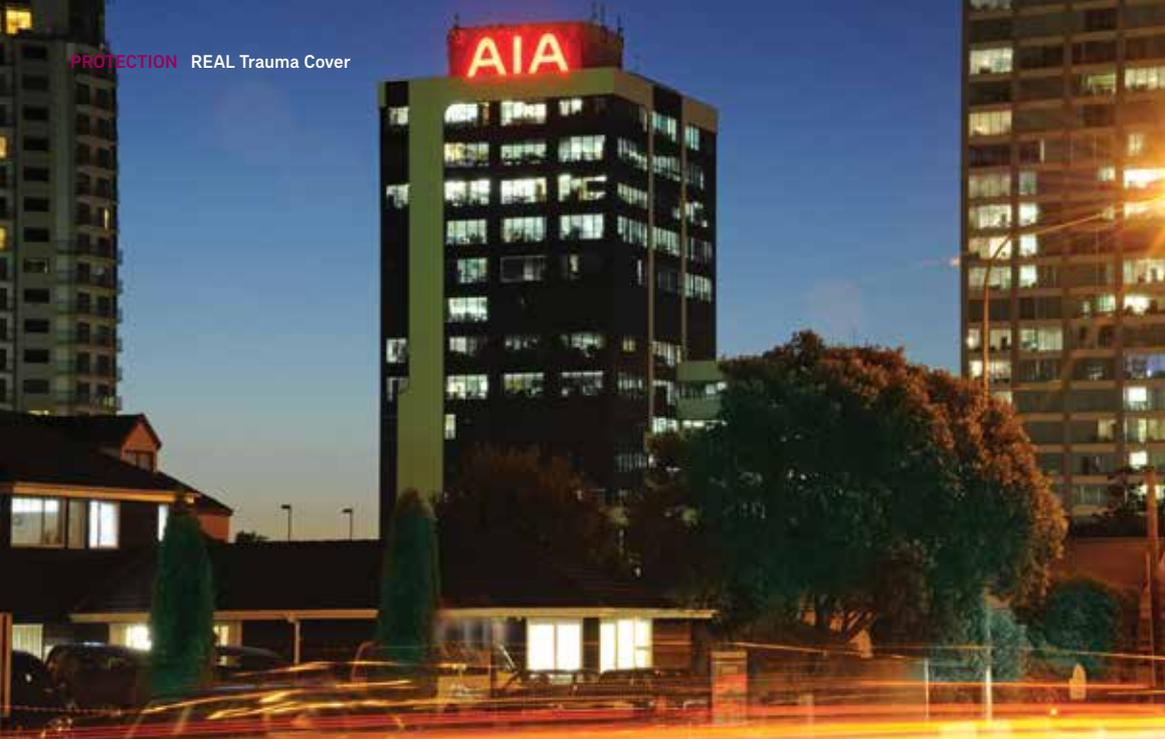


Case study

After a doctor's examination, 31-year-old Marie was told she had haemorrhoids. She was referred to a specialist who performed an exam. More tests confirmed that Marie had bowel cancer.

After an initial major surgery, Marie had several follow-up procedures over a period of 12 months. Her REAL Trauma Cover paid a lump sum that enabled her to reduce her liabilities and pay for alternative therapy that aided in her recovery.

This is an example only to illustrate the potential benefit of taking out REAL Trauma Cover, and should not be relied upon as indicative of benefits payable under the REAL Trauma benefit.



WE'RE FOR LIFE

- Life

- Disability

- Health

- Trauma

- Income Protection

- Mortgage, Income and Rent

At a glance

Qualifying Age
16 - 64 years*

Expiry Age
Renewable to age 75 years

Premium Option
Yearly Renewable Term Level (Premiums are guaranteed not to change in the first 3 years.) Minimum Term 10 years.

Cover Amounts
Maximum of \$2,000,000

Inflation Adjusted Benefit (YRT only)
Optional

Indexation Adjusted Benefit (Level only)
Optional

Worldwide Cover
Yes

*Individual consideration will be given to ages outside this range

Why AIA New Zealand?



AIA New Zealand Financial Strength Rating

AIA International Limited, trading as AIA New Zealand, has a current insurer financial strength rating of **AA- (Very Strong)** from Standard and Poor's. A summary of the Standard and Poor's rating scale is:

AAA : Extremely Strong / AA : Very Strong / A : Strong / BBB : Good / BB : Marginal / B : Weak / CCC : Very Weak / CC : Extremely Weak / R : Regulatory Action / D : Default / NR : Not Rated

Plus (+) or Minus (-): The rating from 'AA' to 'CCC' may be modified by the addition of a plus or minus sign to show relative standings within the major rating categories.

A copy of our financial strength rating is available at our offices in the following locations:

Auckland: 74 Taharoto Road, Takapuna, North Shore 0622. **Wellington:** 34 Manners Street, Te Aro, Wellington 6011. **Christchurch:** Christchurch Tenancy 201, Level 2, Building B, 126 Oxford Terrace, Christchurch 8011. **Hamilton:** L2, 149 Alexandra Street, Hamilton 3204. **Hastings:** 313 Hastings Street North, Hastings 4122.

Contact us

 **Call free 0800 800 242**
T: +64 9 488 8800
F: +64 9 488 8810

 Monday - Friday
8.30am - 5.00pm

 aia.co.nz

 nz.service@aia.com

 **AIA New Zealand**
74 Taharoto Road
Takapuna
North Shore 0622

Private Bag 300981, Albany,
Auckland 0752, New Zealand

Disclaimer

AIA New Zealand has made all reasonable efforts to ensure that the information in this guide is correct as at the date of printing. The information contained in this guide is a summary only and should not be regarded as a full explanation of the contract. Please refer to the terms and conditions of the policy document for full details of the contract and the limitations and exclusions that apply. All applications are subject to individual consideration. Special terms, exclusions and premium loading may apply to individual applications.