

Qualifying age*	16 – 64 years
Duration of Policy	Policies are annually renewable to age 75
Type of cover	Level or inflation linked. Accelerated or standalone
Cover limit	\$2,000,000
Premium option	Premium** guarantee period of one year

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 surgeries over a period of 12 months. Her **AIA Trauma Cover** paid a lump sum that enabled her to reduce her liabilities and pay for alternative therapies that aided in her recovery.

Talk with your insurance adviser now

For an insurance adviser near you, call us free on **0800 800 242** or email us at **nz.service@aia.com**.

We'd love to hear from you.

*Individual consideration will be given to ages outside this range.

**Excluding policy fee.

AIA New Zealand

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Disclaimer

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 relevant policy document for full details of the insurance contract and the terms, conditions, limitations and exclusions that may apply. Special terms, exclusions and premium loading may apply to individual applications.

A copy of our Qualifying Financial Entity disclosure statement is available on request, or you can view it online at aia.co.nz.

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PROTECTION

PERSONAL

Trauma Cover



A lump sum paid in the event of a critical illness

aia.co.nz



THE REAL LIFE
COMPANY

A critical illness is a serious illness or disability, such as cancer, heart attack or stroke. Statistics tell us that 50% of men and 33% of women will suffer a critical illness before the age of 70¹



So how would your household cope financially if you or your spouse were affected by a critical illness? Specialised medical treatment is not always covered by the public health system, and you may also have debt payments such as your mortgage, hire purchases or credit cards to consider. It's not something you particularly want to think about, but for many New Zealanders, it's an unfortunate reality.

The solution is AIA Trauma Cover

Providing financial support to help make life easier if you suffer a critical illness.

AIA Trauma Cover pays you a lump sum of up to \$2 million if you suffer any of the critical illnesses specified in our policy, such as cancer, heart attack, stroke or major burns. The payment can be used for any purpose – reducing debt, living expenses, to pay for alternative treatments, or a recuperative holiday for instance.

Standard features

Accelerated or stand alone

This benefit can be taken as an accelerated benefit against Life Cover or as a stand alone benefit.

Funeral benefit (stand alone only)

We will pay a lump sum of \$12,500 to help with any funeral expenses if you die during the term of your policy and no Trauma Cover benefit is payable.

Special event increase option

You may be able to increase your cover any time you have one of these special events: getting married or a civil union, getting divorced or legally separated, giving birth or adopting a child, getting a salary increase, taking full-time care of a dependent person, your child attending tertiary education, increasing your mortgage or purchasing a residential investment property.

Advance payment option

We will make an advance payment of your Trauma Cover on a range of critical illnesses or surgical procedures.

Part payment option

We will also make a partial payment on a range of critical illnesses or surgical procedures depending on your diagnosis.

Future enhancements

We continually review our product benefits. If we make improvements to Trauma Cover in the future and there are no increases in your premiums, we will make sure these improvements apply to your existing policy.

Premium suspension

Under certain circumstances, we may be able to suspend premiums for up to 6 months to help if you need to.

Return to home benefit

If you suffer one of the specified critical illnesses whilst overseas, we will reimburse flights home for you and a support person

Guaranteed renewable to 99 years

We guarantee you will be able to renew your Life Cover policy up until you turn 99 years old, provided your premiums are paid.

Worldwide cover

No matter where you are in the world, you will be covered.

Optional features

Women's additional cancer benefit

You can extend your cover to include certain cancer diagnoses.

Children's benefit

If your child (between 3 – 21 years) suffers a specified critical illness, we will pay \$75,000 to assist you.

Waiver of premium option

We will waive your premiums if you suffer one of the specified critical illnesses to help you financially.

Total and Permanent Disability Benefit

We will pay a benefit if you are permanently disabled due to illness or accident.