

# AIA Protecting you and your family



## Trauma Cover

A lump sum payable in the event of suffering a specified critical illness or accident.

### Key Points

<b>Issue Age*</b>	16 - 64 years
<b>Premium Options</b>	Premium guarantee# periods of 1, 5 & 10 years are available. Level to Age 65 option also available (not guaranteed).
<b>Cover</b>	Level or Inflation linked, Accelerated or Standalone
<b>Term</b>	Annually renewable to age 69
<b>Maximum Cover</b>	\$2,000,000

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

# Any applicable fees are not guaranteed and may be subject to change.

### Standard Features

- Life Cover Buyback. If you have accelerated Trauma Cover and make a claim you can buy back your Life Cover without needing to provide evidence of health. The Life Cover buyback amount can be up to the claim amount paid under the Trauma Cover.
- Funeral Benefit. We will pay a Funeral Benefit of \$5,000 if the Life Assured dies during the term of the Trauma Cover policy where no Trauma Cover benefit is payable.
- Angioplasty Benefit. In addition to the listed critical illnesses - cover for Angioplasty is also included. Cover for Angioplasty is up to 10% of the Trauma Cover sum assured or \$25,000 whichever is the lesser.
- Special Events: You may, (prior to the life assured reaching age 65) increase the Trauma Cover amount by up to 50% of the sum assured to a maximum of \$150,000 on the occurrence of the following life events:
  - Marriage or civil union
  - Divorce or legal separation
  - Birth or adoption

- Salary increase or career change
- Taking full-time care of a dependant
- Tertiary education of a child
- Taking out or increasing a mortgage

Requests for increases must be made within 6 months of a Special Event.

### Optional Features

- Women's Additional Cancer Benefit. This benefit provides coverage for lower grade cancers of the breast, cervix, uterus, fallopian tubes and vagina. The amount of the benefit is 10% of the Trauma Cover benefit to a maximum of \$25,000. The Trauma Cover sum assured will reduce accordingly upon payment of a Women's Additional Cancer Benefit.
- Male Prostate Removal Benefit. This benefit provides coverage for radical prostatectomy as a result of treatment for prostate cancer. The amount of the benefit is 10% of the Trauma Cover benefit to a maximum of \$25,000. The Trauma Cover sum assured will reduce accordingly upon payment of a Male Prostate Removal Benefit.
- The Reinstatement Option provides for reinstatement of up to 50% of the original Trauma Cover claim paid<sup>1</sup>. The reinstated Trauma Cover is for non-related critical illnesses.
- The Children's benefit provides cover for dependent children aged between 3 and 21 years who suffer one of the critical conditions as specified in the Trauma Cover policy. The amount of the benefit is \$50,000 per child, and at age 21 the child may elect to take over this cover without the need for further medical underwriting.
- Waiver of Premium Benefit. For a nominal additional amount AIA will waive the premium payments in the event of a disability (as defined in the policy document).

<sup>1</sup> The equivalent amount of Life Cover must also be purchased.



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## Standard Features

- Accidentally Acquired HIV
- Alzheimer's Disease
- Aplastic Anaemia
- Blindness
- Chronic Liver Failure
- Chronic Lung Disease
- Cognitive Impairment
- Coma
- Coronary Artery Surgery
- Critical Cancer
- Major Head Trauma
- Heart Attack
- Heart Valve Replacement
- Kidney Failure
- Loss of Independent Existence
- Loss of the use of 2 Limbs or 1 Limb and Sight of 1 Eye
- Major Burns
- Major Organ Transplant
- Multiple Sclerosis
- Muscular Dystrophy
- Paralysis (Quadriplegia, Paraplegia, Diplegia, Hemiplegia)
- Parkinson's Disease
- Permanent Loss of Hearing
- Permanent Loss of Speech
- Pulmonary Arterial Hypertension (Primary)
- Stroke
- Surgery to the Aorta

For all conditions listed the benefit will only be paid if the Life Assured survives for at least 14 days after sustaining the condition resulting in the claim. For those conditions **marked in bold**, we will pay the benefit provided the Life Assured first suffers that condition at any time after 90 days from the Commencement Date shown in the policy schedule, or the date of any reinstatement or increase (other than Inflation Adjusted increases). This is still subject to the 14 day survival period.

## Key Points to Consider

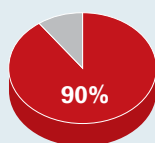
- For a 35 year old there is a 20% chance of suffering a critical illness before age 65.
- The vast majority of critical illness claims are related to Cancer, Heart Attack, Stroke and Coronary Bypass<sup>2</sup>. (see graph 1)
- Modern Medical Treatment can ensure you may survive for a reasonable period after these illnesses. Therefore, you are likely to still have a need for insurance to protect your lifestyle. (see graph 2)

## Statistics

1. Source: Davies Financial and Actuarial
2. Source: Swiss Re Life & Health

Graph 1

### BIG FOUR Trauma Insurance Claims



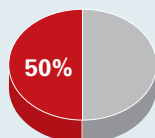
- Cancer
- Heart Attack
- Coronary Bypass
- Stroke

**90% of claims come from these Big Four<sup>2</sup>**

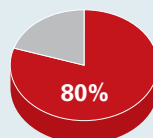
Out of the 90%, Cancer is 64% and Heart Attack 17%

Graph 2

### Living After Trauma Claims



**50% of Cancer patients still alive after 3 years<sup>2</sup>**



**80% of first Heart Attack patients still alive after 1 year<sup>2</sup>**

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