

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 43 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

Inbuilt Children's Trauma Benefit

- \$50,000 or 20% of a parent's sum insured, whichever is the lesser.
- Available for children aged from birth – 20 years old.

REAL Trauma Cover Yearly Renewable Term (YRT)

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

REAL Trauma Cover Level

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 Option

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.

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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



Indexation Adjusted Option (Level Premium only)

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.



Full payment for 43 critical illness – we will pay you 100% of your cover amount if you are affected by any of the 43 critical illnesses specified.



Optional Total and Permanent Disability Benefit – if you are unlikely to ever work in your own or any occupation due to disablement.



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

Inbuilt Children's Trauma Benefit

- \$50,000 or 20% of a parent's sum assured, whichever is the lesser.
- Available for children from birth – 20 years old.

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.

Financial Planning and Legal Benefit

We will pay an additional \$750 in the event of a full Trauma Benefit payment to the Policy Owner, so you can seek financial planning and/or legal advice.

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.

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 to cover the cost for you and one support person to return home from overseas for care.

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.

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
- Major burns
- Loss of use of limbs and sight of one eye
- Major head trauma
- Loss of independence

Parent's Grieving Benefit

We will pay \$2,000 to help with any funeral expenses for your child.

One third of deaths annually are caused by **cardiovascular disease**. It is a leading cause of death in New Zealand and includes **heart, stroke and blood vessel disease**.

Source: Ministry of Health (2017) Mortality and Demographic Data 2015 (provisional). Wellington: Ministry of Health

Stroke is the **third largest** killer in New Zealand (about **2500 people** every year). Around **10 percent** of stroke deaths occur in people **under 65**.

Source: Stroke Foundation NZ 2017



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 Top Up Trauma Benefit Option

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.

Optional Total and Permanent Disability Benefit

If you are unlikely to ever work in your own or any occupation due to disablement.

Inflation Adjusted Benefit (YRT only)

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

Indexation Adjusted Benefit (Level Premium only)

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.

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 REAL Trauma Cover paid a lump sum that enabled her to reduce her liabilities and pay for alternative therapies that aided in her recovery.

Approximately **100 people** are diagnosed with a **spinal cord injury** in New Zealand **each year**.

Source: New Zealand Spinal Cord Impairment Action Plan 2014-2019. Wellington: ACC and the Ministry of Health 2014.

Cancer accounts for almost **one third** of deaths in **New Zealand**.

Source: NZ Ministry of Health New Zealand Cancer Plan 2015 - 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 43 critical illness

We will pay you 100% of your cover amount if you are affected by one of the 43 critical illness listed below. Conditions apply.

Critical cancer*	Chronic liver failure	Loss of limbs or loss of one limb and sight in one eye	Permanent loss of hearing
Heart attack*	Chronic lung disease	Major burns	Permanent loss of speech
Out of hospital Cardiac Arrest	Cognitive impairment	Major head trauma	Pneumonectomy
Stroke*	Coma	Major organ transplant	Pulmonary arterial hypertension (Primary)
Coronary artery bypass surgery*	Creutzfeldt-Jakob Disease	Meningitis / Meningococcal disease	Severe inflammatory bowel disease
Accidentally acquired HIV*	Dementia	Motor neuron disease	Surgery to aorta*
Alzheimer's disease	Encephalitis	Multiple sclerosis	Systemic lupus erythematosus
Aplastic anaemia	Heart valve surgery*	Muscular dystrophy	Systemic sclerosis
Benign brain tumour	Intensive care treatment	Paralysis	Terminal illness (Stand Alone Trauma policies only)
Blindness	Kidney failure	Parkinson's disease	Triple vessel angioplasty*
Cardiomyopathy	Loss of independence	Peripheral neuropathy	

Partial payment for 8 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.

Adult insulin dependent diabetes*	Heart valve replacement*	Malignant melanoma*	Percutaneous repair of the abdominal aorta*
Angioplasty*	Loss of one limb	Male prostate cancer*	Rheumatoid arthritis

Advanced payment for 9 critical illness

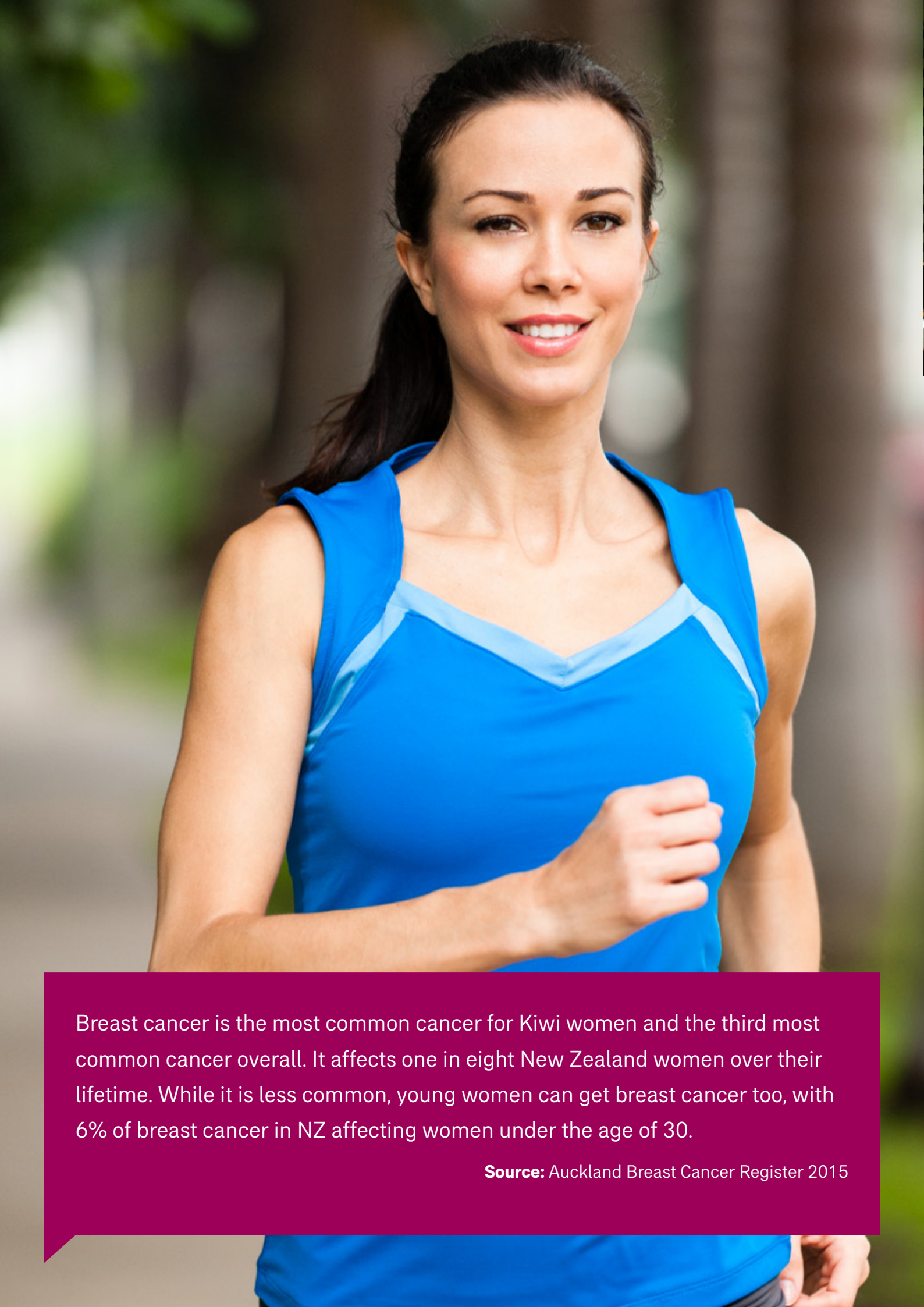
On diagnosis one of the following critical illnesses, we will advance you a lump sum equivalent to 25% of your cover amount or \$75,000, whichever is the lesser.

Alzheimer's disease	Chronic liver disease	Permanent loss of hearing	
Blindness	Dementia	Multiple sclerosis	
Cardiomyopathy	Parkinson's disease	Muscular dystrophy	

* Conditions covered 90 days after the policy commencement date.

Every 90 minutes a New Zealander dies from **heart disease**

Source: Ministry of Health (2017) Mortality and Demographic data 2015 (provisional). Wellington: Ministry of Health



Breast cancer is the most common cancer for Kiwi women and the third most common cancer overall. It affects one in eight New Zealand women over their lifetime. While it is less common, young women can get breast cancer too, with 6% of breast cancer in NZ affecting women under the age of 30.

Source: Auckland Breast Cancer Register 2015



**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

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 & Poor's. A summary of Standard & 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.

*Individual consideration will be given to ages outside this range

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