

POLICY ENHANCEMENT SUMMARY



HEALTHIER, LONGER,
BETTER LIVES

We've updated your cover from 1 February 2025

February 2025

Thank you for continuing your insurance with us

Periodically, AIA Australia (AIAA), upgrades its products to ensure that the features and benefits offered to our customers and policy holders meet their changing needs.

We have updated the medical definition for Multiple Sclerosis, in relation to Crisis Benefits on Cashback Flexi policies.

Important Note

It is important to read this Policy Enhancement Summary (Summary) together with your existing Product Disclosure Statement (PDS) and Policy Document, and any other policy notices or summaries previously provided in relation to your policy. The enhancement outlined in this document now forms part of your policy.

This enhancement applied from 1 February 2025. It is important to note that we will not apply the enhancement in this summary to the assessment of claims which relate to any health conditions that you already had as of 1 February 2025. This update overrides your existing policy terms and conditions (except to the extent where you are disadvantaged in any way, in which case the previous policy wording will apply) and is subject to pre-existing medical conditions or events.

For your convenience, the enhancement outlined in the table below shows the existing terms of your policy prior to this update (before update) and the updated terms of your policy (after update).

Policy term and change	Insured benefits impacted	Before update	After update
'Multiple Sclerosis' definition changes	Crisis Benefit	<p>Multiple Sclerosis means the unequivocal diagnosis of Multiple Sclerosis confirmed by a relevant medical specialist resulting in at least a permanent 25% impairment of whole person function as defined in Guides to the Evaluation of Permanent Impairment 5th edition, American Medical Association.</p> <p>Diagnosis must be based on all of the following:</p> <ul style="list-style-type: none">• symptoms referable to tracts (white matter) involving the optic nerves, brain stem, and spinal cord, producing well defined neurological deficits;• a multiplicity of discrete lesions; and• a well-documented history of exacerbations and remissions of said symptoms/ neurological deficits.	<p>Multiple Sclerosis means the unequivocal diagnosis of Multiple Sclerosis confirmed by a relevant medical specialist resulting in at least a permanent 25% impairment of whole person function as defined in Guides to the Evaluation of Permanent Impairment 5th edition, American Medical Association.</p> <p>Diagnosis must be based on all of the following:</p> <ul style="list-style-type: none">• symptoms referable to tracts (white matter) involving the optic nerves, brain stem, or spinal cord, producing well defined neurological deficits;• a multiplicity of discrete lesions; and• a well-documented history of exacerbations and remissions of said symptoms/ neurological deficits.

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