AIA LIVING



INCOME PROTECTION INSURANCE

What is income protection insurance and why do you need it?

Your ability to earn is your biggest asset. If you are unable to work due to illness or injury, you'll want to know your finances, family and lifestyle are taken care of.

Income protection insurance provides regular monthly payments, replacing a portion of your income so you can meet your ongoing financial commitments.

Key benefits of our income protection insurance

- Provides a full or partial benefit payment based on whether you are totally or partially disabled.
- Rehabilitation or functional support to assist your recovery.
- Reimbursement for additional childcare costs for children under 14 years old.
- Suspend your cover for up to 12 months if you go on parental leave or unpaid leave.
- Enhancement Pass Back, that means any future improvement made to your purchased AIA Living product will be automatically applied to your policy, providing you with even more coverage. At claim time, we'll compare your purchased product's policy wording with the latest version of that product's policy wording and apply the most favourable option for your claim.

Our income protection insurance options

With AIA, you have the choice between two types of Income Protection insurance: Income Protection and Mortgage, Income or Rent Cover (MIRC). Depending on your situation you may choose to have a combination of our income protection options ensuring you have the right cover for your needs.

AIA Living Income Protection (IP)

Provides a monthly payment to replace a portion of your income if you have an illness or injury and are unable to work.

AIA Living Mortgage, Income or Rent Cover (MIRC)

Provides a monthly payment to replace a portion of your income, or to help you with living expenses such as your mortgage repayments or rental obligations if you are unable to work due to illness or injury.

AIA Vitality

AIA Vitality is our personalised, science-backed health and wellbeing programme that supports you every day to make healthier lifestyle choices. It takes you on a journey to better health - where you get to know your health, improve it, and enjoy the rewards for doing so.

Add AIA Vitality when you purchase Income Protection insurance to receive:

- an initial 10% discount* on eligible insurance premiums for your first year
- earn up to $260 in Active Rewards vouchers each membership year, redeemable as 260 Airpoints™ or 34,840 Everyday Rewards points
- up to 25% off your fresh fruit and vegetables** at Woolworths when you scan your Everyday Rewards Card
- exclusive rewards and discounts from our partners

Add AIA Vitality to your Income Protection insurance for $13.50 per month.

*For more details on Premium Flex, refer to aia.co.nz/premium-flex

**Percentage discount applies on a maximum eligible spend of $60 per calendar month. T&Cs apply.

aia.co.nz/incomeprotection

HEALTHIER, LONGER, BETTER LIVES

AIA Living Income Protection

There are three options available to choose from, Agreed Value, Indemnity or Loss of Earnings. Each option varies slightly with regards to the proportion of your income that can be insured and how the monthly benefit payment is calculated at claims time:

- **Agreed Value Cover** – benefit payments are based on an amount agreed at the time the cover is taken out. This provides you certainty about the amount of monthly claim benefit payments in the event of a claim.
- **Indemnity Cover** – benefit payments are based on a proportion of your income at the time you make a claim.
- **Loss of Earnings Cover** – this option allows you to choose how your benefit payments are calculated at the time you make a claim. This can be either agreed value or indemnity, whichever is higher. This option provides flexibility if your income fluctuates.

Your monthly benefit payment is reduced (or offset) by the amount of any other income replacement or mortgage protection benefits that you are entitled to receive, as well as any income you receive from being actively involved in a business and sick leave payments.

AIA Living Mortgage, Income or Rent Cover

Replace a portion of your income, or help meet your mortgage or rental payments, if you are unable to work due to illness or injury.

With Mortgage, Income or Rent Cover, there are two ways your monthly benefit amount can be calculated – simply choose the one that's right for your situation.

1. Up to 115% of your contractual mortgage repayments or rental obligations on your residential property; or
2. 45% of your gross income.

The monthly benefit payment is reduced by any mortgage or income protection benefits that you or your mortgage provider receive or are entitled to receive in respect of the same or a related disability.

How can ACC affect my Income Protection or Mortgage, Income or Rent Cover benefit payments

If you are receiving or entitled to receive ACC payments and have taken out Income Protection, the amount you receive from ACC will be deducted from your payment amount (known as ACC offsets).

If you have Mortgage, Income or Rent Cover, the amount you are receiving or entitled to receive from ACC or Work and Income New Zealand (WINZ) will be offset from benefit payments amounts above $7,500 per month, calculated across all AIA mortgage type products.

If you hold multiple Income Protection policies, speak to your adviser to understand how offsets apply at claim time.



What's included with AIA Income Protection Insurance:

	Income Protection	Mortgage, Income or Rent Cover
Eligible age in years (inclusive)	16 to 55 years old (or 60 if in a managerial position)	16 to 55 years old (or 60 if in a managerial position)
Cover options	Agreed Value or Indemnity or Loss of Earnings	Up to 115% of your mortgage or rent repayments on your residential property, or 45% of your gross income
Waiting periods	2, 4, 8, 13, 26, 52 or 104 weeks	4, 8, 13, 26, 52 or 104 weeks
Benefit period	1, 2 or 5 years, or to age 65 (or age 70 for selected occupations)	2 or 5 years, or to age 65 (or age 70 for selected occupations)
Multi-Benefit Discount Start saving when you take out life insurance and at least one other eligible insurance product. T&C's apply.	Save up to 15% on your premiums when you buy multiple eligible policies.	Save up to 15% on your premiums when you buy multiple eligible policies.
AIA Vitality Eligibility	Can be added for $13.50 per month (16+)	Can be added for $13.50 per month (16+)
AIA Vitality Premium Discount Premium Flex rewards you with a discount on your insurance. The more engaged you are, the higher the discount. Conditions apply.	Receive a 10% discount in your first year, then you're in control of the discount you receive.	Receive a 10% discount in your first year, then you're in control of the discount you receive.
Built-in Benefits		
Total Disability Income You will receive a monthly benefit payment less offsets monthly in advance from the end of the waiting period and until you are no longer totally disabled or the benefit or cover term ends.	✓	✓
Partial Disability Income You will be paid a benefit monthly in arrears if you become partially disabled.	✓	✓
Partial Disability Bridging If you move from a total to partial disability benefit, this pays a lump sum equal to one third of the final monthly total disability benefit to help cover costs during the transition period.	✓	✓
Enhanced Partial Disability If you have Income Protection, when you move from being totally disabled to partially disabled you can receive a monthly top-up payment of either 25% of the Partial Disability Income Benefit (or one twelfth of the benefit amount less the PDIB, whichever is lower, for up to 12 months while on claim).	✓	
Recurrent Disablement The waiting period will be waived if you become disabled again and it's caused by the same or a related illness or injury. This is subject to AIA's opinion after considering the advice of a registered medical practitioner and other relevant information.	✓	✓
Rehabilitation and Support One of our dedicated case managers will work with you to understand your personal situation and will consider what assistance could aid your return to work or improve your capacity to work.	✓	✓
Vocational Assistance This benefit is for the cost of a vocational assistance programme approved in advance by AIA if you're unlikely to return to your pre-disability occupation.	✓	✓

	Income Protection	Mortgage, Income or Rent Cover
Home Modification and Equipment Expense Receive a payment up to 12 times the monthly amount to cover costs of buying specialised equipment or completing home alterations because of your total disability.	✓	✓
Bed Confinement If during the waiting period you are confined to bed under full-time care for more than three days and are in an occupation class other than five, AIA will pay a daily Bed Confinement Benefit.	✓	✓
Future Insurability You can apply to increase your sum assured at every third policy anniversary without providing any further medical information. Limits and conditions apply and every increase in cover will result in an increase in premium.	✓	●
Back to Work Payment If you can return to work between 12 and 24 months after claiming, we will pay you a lump-sum payment equivalent to three times your monthly benefit.	✓	✓
Pregnancy Premium Waiver AIA will waive the premium for six consecutive months at any stage between the second trimester and 6 months after your pregnancy finishes. You can claim during this period.	✓	✓
Waiting Period Reduction If you have a waiting period of 26, 52 or 104 weeks, you can reduce this waiting period, without providing any further medical evidence, if your business or rural income protection is cancelled as you are no longer actively involved in the business or if the business has been sold or not actively trading.	✓	✓
Home Care Provides an additional benefit payment to cover the services of a carer for up to 6 months. This benefit is paid in arrears and to the person providing the care.	✓	●
Childcare Support You could be entitled to reimbursement of the costs for additional childcare that you may need while you are totally or partially disabled for dependent child(ren) who are under the age of 14 years old.	✓	✓
Property Special Event Facility If you have Mortgage, Income or Rent Cover you may choose to increase the sum assured if there has been one of the following events: an increase to an existing mortgage, the purchase of a new home, the purchase of a holiday home or the purchase of a bare block of land zoned as residential.	●	✓
Suspension of Cover AIA provide the flexibility to suspend your cover for up to 12 months, if you meet the conditions outlined in the policy wording. No benefits will be payable for any claim event which occurs during this suspension period.	✓	✓
Enhancement Pass Back At claim time, we'll compare your purchased product's policy wording with the latest version of that product's policy wording and apply the most favourable option for your claim. For more information visit aia.co.nz/passbacks	✓	✓
Worldwide Cover Whether you're at home, travelling or living overseas for any period, you remain insured.	✓	✓
Concurrent Waiting Period If the life assured is disabled and able to receive a benefit under this policy, and you also hold Business Overheads, Business Continuity, Locum Cover or Rural Continuity, then the waiting periods applicable to the life assured under each policy will be served concurrently from the disablement date.	✓	✓
Return Home If you're outside New Zealand and suffer a total disability for the first time, you could access up to $10,000 towards the cost for you and a support person to return home.	✓	✓

	Income Protection	Mortgage, Income or Rent Cover
Premier Cover option (Only available with Income Protection) If selected, this option provides you with the three additional benefits below and extra features within the Total and Partial Disability Benefits and the Bed Confinement Benefit available with your Income Protection.		
Extra Cash Receive a one-off extra cash benefit equivalent to one third of your monthly payment for the first three months of your total disability claim.	✓	●
Permanent Disablement Receive an additional payment if you are considered permanently disabled and have been receiving the Total Disability Income Benefit for 24 months consecutively.	✓	●
Bereavement Grant If you pass away while receiving a Total Disability Income Benefit, a lump sum payment of three times the monthly income will be paid.	✓	●
Compulsory additional benefit		
Waiver of Premium We will waive your premium payments, while your insurance remains in place when you are unable to work due to total disability. This benefit is compulsory when taking out any personal disability income policy and you'll incur an additional cost.	✓	✓
Optional add-ons		
Specialist and Testing Support Covers the cost of private specialist consultations (up to $10,000 annually) and medical diagnostic tests and procedures (up to $100,000 annually) so you can access these services when you need to without worrying about the bills.	✓	✓
Mental Health Limitation Choosing this option will reduce your premiums but means if you make a claim for mental health, you will only receive payments for 2 years throughout the life of your policy. This option is only available if you choose a benefit period to age 65 or 70.	✓	✓
Claim Indexation Your Income Protection Insurance sum assured will increase on each anniversary date every year to account for the change in the Consumer Price Index (CPI).	✓	✓
Retirement Protection If you become totally disabled, we will continue your contributions to your KiwiSaver scheme while you are receiving total disability income payments.	✓	✓
Redundancy Cover If you are made redundant, you'll be covered with monthly payments for up to six months.	✓	✓

This is a summary only. For all terms, conditions, limits and exclusions, please refer to the relevant policy wordings which can be found on aia.co.nz or speak to your adviser.



Did you know?

In 2025, we paid over **$108 million** in income protection insurance claims with an additional **$2 million** via our AIA 360 Care programme to assist with rehabilitation support.

AIA Claims 360 Care

A personalised end to end claims experience when support matters the most.

Having an illness or injury that stops you from working can be difficult for you, and your loved ones. We understand that getting your claim paid quickly is just the beginning, and you may need additional support to be able to return to wellness, work and life.

Our 360 Care Programme is available to eligible income protection insurance claim customers free of charge, and includes a Post Care Recovery programme to support you once you are back in the workplace.

What is 360 Care and how can it support you?

You will receive a dedicated, experienced Case Manager who will make sure your claims experience is tailored for you and your family's needs so you can focus on your recovery.

Your Case Manager is your personal point of contact, who will go the extra mile to provide you with:

- Support and guidance throughout your claims journey
- Answer any initial questions about your policy
- Guide you through any claims information that you need to provide
- Establish whether any medical reports are required
- Facilitate your rehabilitation programme/return to work programmes on your behalf

Your Case Manager can meet with you at home, via video conference or over the phone, whichever way is easier.

Rehabilitation and transitioning back to work

Our rehabilitation service focuses on occupational rehabilitation – assisting people returning to wellness and work after illness or injury.

We understand that everyone's situation is different, and your Case Manager will work closely with you, and medical professionals to design a rehabilitation programme specific to your needs, to support your recovery.

When returning to work, there are also many services that we may use to make the transition as simple as possible; including:

- Graded exercise programmes
- Wellness programmes
- Business coaching
- Gradual return to work programmes
- Career advice and redirection

If you are unable to return to your usual job, your Case Manager can also help you to identify alternate occupations.

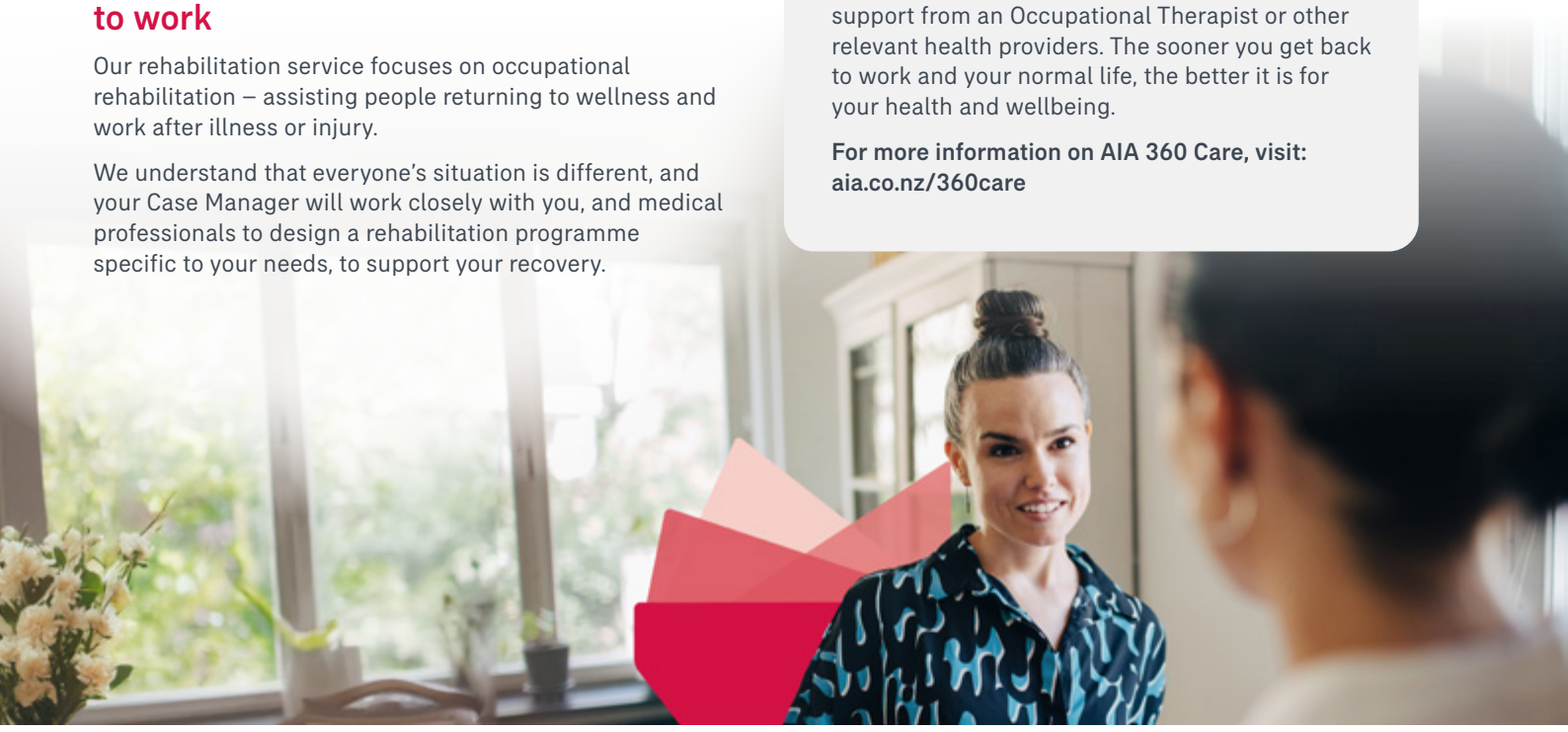
Post Care Recovery

Our support doesn't stop when you return to work. As part of 360 Care, we offer a Post Care Recovery programme to support you once you have transitioned back to work.

After completing a successful rehabilitation programme, your Case Manager will work with you to design a Post Care Recovery programme that helps you continue your recovery while in the workplace, should you need to. We will support your journey back to performing your normal work duties so you can get back to feeling yourself again.

Three months after you have started back at work, we'll be in touch to assess your recovery progress and identify any further support you need. This could include therapy sessions, gym access, support from an Occupational Therapist or other relevant health providers. The sooner you get back to work and your normal life, the better it is for your health and wellbeing.

For more information on AIA 360 Care, visit: aia.co.nz/360care



How to save on insurance with AIA Vitality and get up to $560 in rewards

When you become an AIA Vitality member you get a 10% premium discount on eligible insurance products in your first year.

Your savings don't end there, now you're in control of the premium discount you can continue to receive through ongoing engagement with the AIA Vitality programme. Your premium discount will increase, decrease, or stay the same annually based on the AIA Vitality Status you have achieved at policy anniversary*.

Plus, as soon as you've activated AIA Vitality you can start accessing tools and discounts through our partners to begin your health and wellbeing journey.

When you make healthy choices, like tracking your sleep or reaching your weekly physical activity targets, you earn AIA Vitality Points. As you earn more points you'll move from Bronze to Silver, Gold and finally to Platinum Status. Improve your AIA Vitality Status to earn up to $300 in Status Rewards.

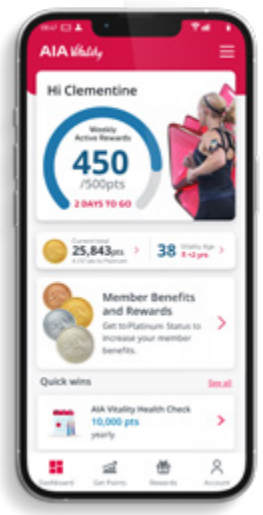
Example of how your AIA Vitality Status impacts your premium flex and rewards you can earn:

	BRONZE →	SILVER →	GOLD →	PLATINUM →	PLATINUM+
	0 POINTS	10,000 POINTS	20,000 POINTS	30,000 POINTS	35,000 POINTS
PREMIUM FLEX	**-2.0% per annum** to a minimum of 0%	**-1.0% per annum** to a minimum of 0%	Retain current discount	**+2.0% per annum** up to a maximum of 20%	
Example: **Your AIA Vitality year 1 discount is 10%** (the initial discount)	If you retain Bronze, your year 2 **DISCOUNT WILL BE 8%**	If you reach Silver, your year 2 **DISCOUNT WILL BE 9%**	If you reach Gold, your year 2 **DISCOUNT WILL BE 10%**	If you reach Platinum, your year 2 **DISCOUNT WILL BE 12%**	
CHOOSE YOUR REWARD airpoints OR everyday rewards		**+25** Airpoints™ OR **+3,340** Everyday Rewards points	**+50** Airpoints ™ OR **+6,670** Everyday Rewards points	**+100** Airpoints™ OR **+13,340** Everyday Rewards points	**+125** Airpoints™ OR **+16,670** Everyday Rewards points
		= $25 VALUE	= $50 VALUE	= $100 VALUE	= $125 VALUE
endota	**20%** discount Gift Card	**30%** discount Gift Card	**40%** discount Gift Card	**50%** discount Gift Card	

*Rules apply. AIA Cover for Life is not eligible for the AIA Vitality premium discount. For more details on Premium Flex, refer to aia.co.nz/premium-flex

The table above is for illustrative purposes only.

How AIA Vitality works



1. **Add AIA Vitality to your eligible AIA insurance policy.**
   Join for $13.50 per month (membership fee includes GST).

2. **Download the app and sign up to get started.**
   Sign up and follow the prompts to activate your membership.

3. **Start earning points to level up your status.**
   Earn points to raise your AIA Vitality Status, from Bronze to Silver, through to Gold and Platinum. An easy way to start is by linking a compatible fitness device and start earning Physical Activity Points.

4. **Opt in to AIA Vitality Active Rewards to earn up to $260 a year.**
   Hit your weekly physical activity target, and you can redeem a $5 Active Rewards voucher of your choice each week!

5. **Enjoy the rewards.**
   Get instant access to great discounts; from sports apparel and movie tickets, to gym memberships and spa vouchers. Plus earn weekly rewards for being active!

Scan the QR code to experience a year with AIA Vitality using our interactive simulator.

We're here to make a difference, our claims philosophy

Life doesn't always go to plan; at AIA we want to be there when you need us the most. Our extensive claims data not only provides us with valuable insights into population health, but it signals where further support is needed to reduce the burden on New Zealand's health system.

Our vision is for New Zealand to become one of the healthiest and best protected in the world. We know making a claim is often a result of a difficult time when you need us the most. With one of the largest and most experienced claims teams in New Zealand, nationwide rehabilitation support and a transparent claims review process, we ensure your claims experience is excellent, fair and fast.

2025 AIA latest annual claims by the numbers[1]

OVER **789K** KIWIS PROTECTED.

WE ACCEPTED **91%** OF ALL CLAIMS RECEIVED.

WE PAID **$790M** IN CLAIMS[2].

1 TREE PLANTED IN MEMORY OF EVERY AIA LIFE INSURANCE CUSTOMER WHO PASSED AWAY. SINCE 2022, WE HAVE PLANTED MORE THAN 14,171 TREES.

ONE OF THE LARGEST CLAIMS TEAMS IN NEW ZEALAND.

1. As reported by the AIA Business Insights team.
2. Including GST, maturities and surrenders.



IP

$108.69M

TOTAL CLAIMS PAID IN 2025

LEADING CLAIM BY CAUSE

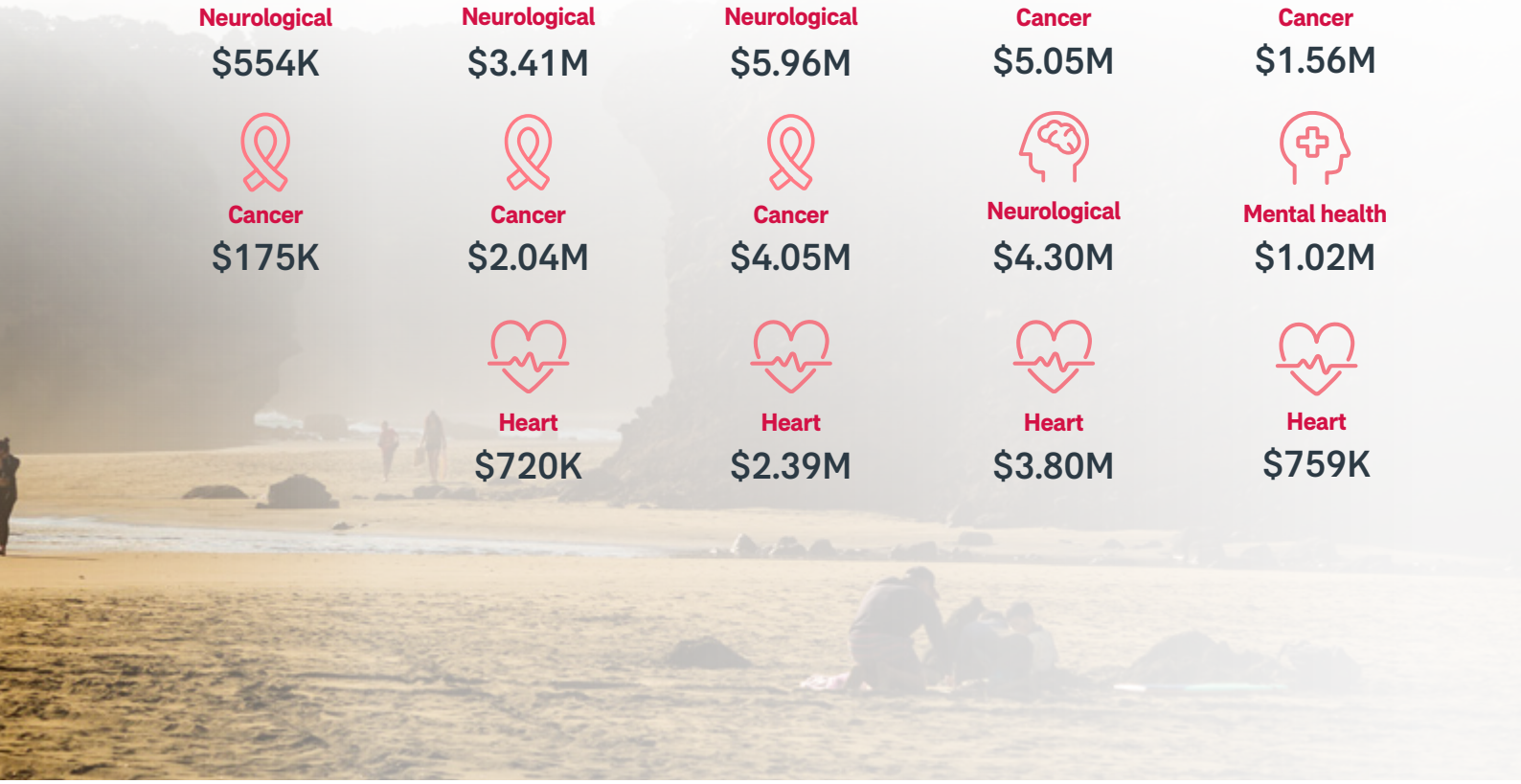
MUSCULOSKELETAL	MENTAL HEALTH	NEUROLOGICAL	CANCER
31%	23%	15%	12%

IP CLAIMS BY GENDER

FEMALE	MALE
30%	70%

CLAIMS BY AGE GROUP

20-29	30-39	40-49	50-59	60-69
$4.74M CLAIMS PAID	$24.26M CLAIMS PAID	$36.81M CLAIMS PAID	$32.60M CLAIMS PAID	$7.79M CLAIMS PAID
Musculo Skeletal $2.30M	Musculo Skeletal $9.26M	Mental Health $9.34M	Musculo Skeletal $8.89M	Musculo Skeletal $1.65M
Mental Health $808K	Mental Health $5.77M	Musculo Skeletal $11.09M	Mental Health $7.61M	Neurological $1.64M
Neurological $554K	Neurological $3.41M	Neurological $5.96M	Cancer $5.05M	Cancer $1.56M
Cancer $175K	Cancer $2.04M	Cancer $4.05M	Neurological $4.30M	Mental health $1.02M
	Heart $720K	Heart $2.39M	Heart $3.80M	Heart $759K



Save on your insurance with Multi-Benefit Discount

Insurance is an important part of setting yourself up financially, protecting you and your family's health, wealth, and wellbeing. We know you have everyday expenses to manage, so we'll do what we can to help you out.

How Multi-Benefit Discount works

Start saving when you insure yourself with life cover and at least one other benefit from the optional categories below. At least one of your benefits must be from the AIA Living range and these will be the only benefits that receive the discount. Minimum cover amounts apply.

		Minimum cover amounts	Benefits that count towards eligibility
Compulsory category	**Life Insurance**	**$100,000**	AIA Living Life Cover
			Family Protection*
			Accidental Death
			Cover for Life**
Optional categories (excludes Health Insurance)	**Trauma Insurance**	**$75,000**	Critical Conditions
			Progressive Care
			Severe Trauma
	Total Permanent Disablement Insurance	**$75,000**	Total Permanent Disablement
			Optional TPD Condition
	Income Protection Insurance	**$2,000 per month**	Start-Up Income Protection
			Income Protection
			Mortgage, Income or Rent Cover
			Business Continuity
			Rural Continuity
			Business Income Support

* Converted to a lump sum amount taking into account the entire benefit term
**Cover for Life counts towards MBD eligibility but does not receive the MBD discount

Discount tiers

If you are eligible for Multi-Benefit Discount, the discount will be calculated based on the different optional categories you have benefits from, as follows:

		Discount received
Life Insurance (compulsory category) Choose from Life Cover, Family Protection, Accidental Death Cover or Cover for Life*.	One optional category	10%
	Two optional categories	12.5%
	Three optional categories or more	15%

*Cover for Life counts towards MBD eligibility but does not receive the MBD discount

Already have existing policies with us?

When you take out new cover with AIA, we'll take into consideration any existing cover you already have with us, to see if you qualify for Multi-Benefit Discount. If you're eligible for a discount, this will only be applied to your benefits from the AIA Living range.

How Multi-Benefit Discount applies to specific Optional Benefits

The below AIA Living optional benefits do not count towards your eligibility to trigger Multi-Benefit Discount. However, once you qualify for Multi-Benefit Discount you will also receive the discount on these optional benefits.

• Waiver of Premium	• Early Cancer Upgrade	• Income Protection Premier Cover
• Specified Accidental Injury Cover	• Redundancy Cover	• Children's and Maternity
• Retirement Protection	• Future Insurability	• Critical Conditions Buyback
• Life Buyback	• Business Safeguard	• Specialist and Testing Support

Multi-Benefit Discount examples



Example 1

Phil has $200K of TotalCareMax (TCM) Life cover and $100K of TCM Critical Conditions cover. Phil does not qualify for Multi-Benefit Discount (MBD) as he does not have any benefits from the AIA Living range. Phil takes out AIA Living Income Protection Cover (IP) of $3,000 per month. Phil now qualifies for a 12.5% discount as he has Life + 2 optional categories. However, MBD will only apply to his IP benefit as that is the only benefit from the AIA Living range.

Does Phil have life cover?	Does Phil have a benefit from any of the optional categories that count towards MBD eligibility?	Which of Phil's benefits will receive the MBD?	Discount
✓ **TotalCareMax Life Cover**	✓ **TotalCareMax Critical Conditions** ✓ **AIA Living Income Protection**	✗ **TotalCareMax Life Cover** ✗ **TotalCareMax Critical Conditions** ✓ **AIA Living Income Protection**	**Life + 2 eligible optional benefit categories = 12.5% off AIA Living IP Policy**



Example 2

Jane has $500K of AIA Living Life cover and $5,000 per month of Specified Accidental Injury Cover (SAIC). She does not qualify for MBD as SAIC is not an eligible optional benefit that qualifies for MBD discount. She subsequently takes out $100K of AIA Living Critical Conditions cover. Jane now qualifies for a 10% MBD discount (Life + Critical Conditions cover). Jane will also get the 10% discount on her AIA Living SAIC, as while it does not count towards eligibility for MBD, it still receives MBD.

Does Jane have life cover?	Does Jane have a benefit from any of the optional categories that count towards MBD eligibility?	Which of Jane's benefits will receive the MBD?	Discount
✓ **AIA Living Life Cover**	✗ **AIA Living Specified Accidental Injury Cover** ✓ **AIA Living Critical Conditions**	✓ **AIA Living Life Cover** ✓ **AIA Living Specified Accidental Injury Cover** ✓ **AIA Living Critical Conditions**	**Life + 1 eligible optional benefit category = 10% off AIA Living Life Cover, AIA Living SAIC & AIA Living Critical Conditions**



Example 3

Dave has $100K of AIA Living Severe Trauma insurance. He does not qualify for MBD as does not have the compulsory Life benefit. He then takes out $200K of AIA Cover for Life (CFL), which counts towards MBD eligibility. Dave now qualifies for a 10% discount as he has Life + Trauma cover. MBD discount only applies to his AIA Living Severe Trauma cover as CFL is not eligible for MBD discount.

Does Dave have Life Cover?	Does Dave have a benefit from any of the optional categories that count towards the MBD eligibility?	Which of Dave's benefits will receive MBD?	Discount
✓ **AIA Cover for Life**	✓ **AIA Living Severe Trauma**	✗ **AIA Cover for Life** ✓ **AIA Living Severe Trauma**	**Life + 1 eligible benefit optional benefit 10% off AIA Living Severe Trauma**

For full terms and conditions visit aia.co.nz/mbd



Manage your insurance anytime with MyAIA

My Policies
View your policy information

My Claims
Submit and manage your claims

My Adviser
Find your advisers details

My Profile
View and update your personal details

Register at **aia.co.nz/my-aia**

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Disclaimer

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser.

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aia.co.nz

aia.co.nz/chat
Monday - Friday, 8.30am - 5pm

AIA HEALTHIER, LONGER, BETTER LIVES