AIA LIVING



SPECIFIED ACCIDENTAL INJURY COVER

Short-term financial support, helping you continue daily life while recovering from an accidental injury.

What is Specified Accidental Injury Cover and why do you need it?

Experiencing an accidental injury can have an immediate impact on your daily life and ability to do your job, whether you're a builder, office worker, or a parent caring for children at home.

If you have an accident and suffer one of the covered injuries, Specified Accidental Injury Cover can provide temporary financial support as a lump sum payment. This payment can be used for whatever you need: covering treatment costs, getting taxis to work, hiring someone to help with children, or simply taking time off work to recover.

What products can you add Specified Accidental Injury Cover to?

You can add Specified Accidental Injury Cover to eligible Life, Trauma, Income Protection and Total Permanent Disablement insurance including our AIA Living range, subject to minimum cover amounts. Check with your adviser to confirm eligibility if you hold an existing policy. It cannot be added to Starter Plans or AIA Health products.

Key benefits of Specified Accidental Injury Cover

- Provides additional financial support on top of ACC should you experience a covered injury, so you can focus on recovery.
- Choose how you use your lump sum payment. Whether that's to work fewer hours, take time off work all together, or get some help to manage your daily tasks.
- No need for proof of income. If a carer or parent at home is injured it can affect their ability to fulfil daily tasks, which in turn can affect the whole household financially.

aia.co.nz/saic

AIA HEALTHIER, LONGER, BETTER LIVES

What injuries are covered by AIA Living Specified Accidental Injury Cover?

We understand that injuries can have varying recovery periods which may have different impacts on your life, so we have created specified injury categories that offer varying amounts of cover to support you through your recovery.

Specified Injury Categories

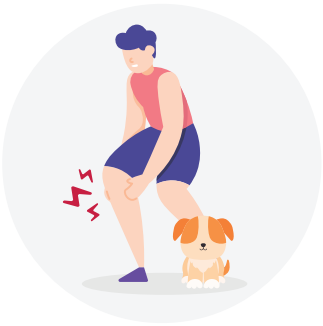
The table below outlines the specified injury categories and the amount we will pay for each injury.

Specified Injury Categories	What we will pay in lump sum
Category A	
Fracture of jaw, skull, collarbone	**One** times the monthly benefit amount
Fracture of forearm, wrist	
Fracture of hand (excluding fingers)	
Fracture of thumb	
Fracture of ankle, heel, fracture of leg below the knee (tibia or fibula)	
Fracture of foot (excluding toes)	
Fracture of big toe	
Fracture of 3 or more ribs	
Amputation of any finger (including thumb) or big toe	
Category B	
Fracture of upper arm, elbow, shoulder	**Two** times the monthly benefit amount
Fracture of vertebrae	
Fracture of kneecap	
Injury that results in a tear of the shoulder or knee that results in surgery under general anaesthesia	
Category C	
Fracture of leg above the knee (femur)	**Three** times the monthly benefit amount
Fracture of the pelvis	
Fracture of the hip	
Fracture to multiple limbs	
Category D	
Amputation of the thumb and index finger of the same hand	**Six** times the monthly benefit amount
Full thickness burns (excluding hands) to 20% or more of the body surface	
Full thickness burns to 25% of the face or 50% of the surface of both hands	
Permanent total blindness in one eye	
Category E	
Amputation or Permanent total loss of function of a foot or hand	**Twelve** times the monthly benefit amount
Amputation or Permanent total loss of function of one or more limbs	
Permanent total paralysis	
Permanent total blindness	
Permanent total loss of hearing	

Please refer to the policy document at aia.co.nz/saic

How payments are calculated

The payment you receive will be a lump sum payment, which is calculated using your selected monthly benefit amount multiplied by the amount payable for the injury as set out in the table. You can choose a monthly benefit amount up to $5,000.



Example

While walking her dog, Beth trips and falls on her knee onto the concrete footpath. She heads to the emergency clinic where an x-ray confirms she has fractured her kneecap, this is a covered injury under Category B.

SELECTED MONTHLY BENEFIT AMOUNT	×	FRACTURED KNEECAP INJURY	=	CLAIM PAYMENT OF
$5,000		2 TIMES MONTHLY BENEFIT AMOUNT		$10,000 ($5,000 X 2 MONTHS)

Some examples of accidental injuries that aren't covered

Specified Accidental Injury Cover only applies to injuries specifically covered under the "Specified Injury Categories" in the policy wordings. All other injuries are not covered. Below are some scenarios.



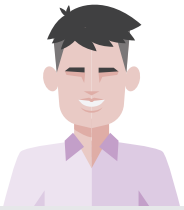
1

Chloe's ruptured achilles

During a netball tournament Chloe collides with another player and ruptures her Achilles tendon. Chloe doesn't require surgery and hasn't broken any bones.

Chloe has suffered an accidental injury. However, Achilles tendon injuries are not included in the specified injury categories, so she doesn't meet the criteria for an eligible claim.

NO CLAIM



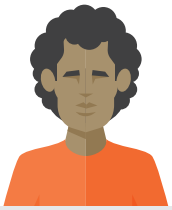
2

Michael's broken finger

Whilst doing some DIY at the weekend, Michael broke his finger when he trapped it in a door. He has a fracture, and his finger has been placed in a splint until it heals.

Michael's accidental injury has resulted in a fracture of his finger. However, fractures of fingers are not included in the specified injury categories, so he doesn't meet the criteria for an eligible claim.

NO CLAIM



3

Sam's fractured rib

Sam fractured a rib during a particularly tough rugby game over the weekend. The doctor advises that there is nothing they can do and he just needs to take it easy. Sam's accidental injury has resulted in a fracture.

However, fractures to two ribs or less are not included in the specified injury categories, he doesn't meet the criteria for an eligible claim.

NO CLAIM

We will assess all claims on an individual basis, looking at the facts available and considering any supporting medical or other evidence. For full details on this product and the exclusions that apply, please refer to the policy wording on aia.co.nz/saic.

X00066 005a 2410



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**

X00066 005A 2410-2

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.

Copyright © 2026, AIA New Zealand Limited (352806). All rights reserved.
The information contained in this document is current at the time of publication and is subject to change at any time.

0800 500 108
Monday - Friday, 8.30am - 5pm

aia.co.nz

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

HEALTHIER, LONGER, BETTER LIVES