

Click It Cover Campaign

(1 February 2026 – 30 April 2026)

Frequently Asked Questions (FAQ)



Frequently Asked Questions (FAQ) for “Click It Cover Campaign”

Campaign Overview

1. What is Click It Cover Campaign?

Click It Cover Campaign (“Campaign”) offers a **Guaranteed Issue Offer (GIO)** or **Simplified Issue Offer (SIO)** that aims to encourage Selected Customers to upgrade or add-on their advanced stage Critical Illness (CI) coverage with A-Plus Critical Assure (Additional) rider, which covers 75 advanced stage critical illnesses. The Selected Customers will be able to access their offer of this Campaign via the AIA+ app/portal.

As part of this Campaign, Selected Customers who sign up the offer will also be entitled to additional rewards, including:

- 1-month cashback on the additional incremental premium for A-Plus Critical Assure (Additional) rider
- Lucky Draw

A-Plus Critical Assure is a critical illness insurance product that offers coverage for 75 advanced critical illnesses. For more information on A-Plus Critical Assure (Additional), please refer to [HERE](#) or contact your AIA Life Planner.

2. What is the duration of the Campaign?

This Campaign runs from 1 February 2026 to 30 April 2026 (“Campaign Period”). Your application(s) must be submitted via AIA+ app/portal during the Campaign Period and set in force by 31 May 2026.

3. Who is eligible to participate in the Campaign?

The Campaign is open only for Selected Customers.

You will receive email and/or WhatsApp from AIA regarding the Campaign offer. The Campaign offer letter can be obtained from your AIA Life Planner.

4. What are the underwriting offers under the Campaign?

There are 2 types of underwriting under this Campaign which is **Guaranteed Issue Offer (GIO)** and **Simplified Issue Offer (SIO)** for different Selected Customers.

If you received the Campaign Offer Letter indicating **Guaranteed Issue Offer (GIO)**, both **medical underwriting and financial underwriting requirements are waived** for application of A-Plus Critical Assure (Additional) rider under this Campaign.

If you receive the Campaign Offer Letter indicating **Simplified Issue Offer (SIO)**, the application for A-Plus Critical Assure (Additional) rider under this Campaign requires completion of **two simplified health declarations**. You are required to provide responses that are truthful and accurate. AIA reserves the right to void the A-Plus Critical Assure (Additional) rider supplementary contract issued under this Campaign if any responses are found to be inaccurate.

1-Month Cashback On The Additional Incremental Premium For A-Plus Critical Assure (Additional) Rider ("Cashback")

5. Who Is eligible for the 1-month cashback?

Under the Click It Cover Campaign, Selected Customers who take up the Campaign offer shall also be entitled to receive 1-month cashback on the incremental premium payable for A-Plus Critical Assure (Additional) rider ("Cashback").

6. How is the Cashback calculated?

The Cashback will be calculated based on the final incremental monthly premium selected under the Campaign via the AIA+ app/portal.

Any changes made to the A-Plus Critical Assure (Additional) rider during the Campaign Period and/or before the fulfilment of the Cashback, such as increase in sum assured, will not result the additional premium amount to be included in the Cashback calculation.

If the premium reduces (e.g., lower the sum assured of A-Plus Critical Assure (Additional) rider) or deleting A-Plus Critical Assure (Additional) rider, you will no longer be eligible for the Cashback.

7. When will I receive the Cashback?

You will receive the Cashback credited to your AIA+ Wallet by end of October 2026.

8. What happens if I cancel my A-Plus Critical Assure (Additional) rider under this Campaign? Will I be eligible for the Cashback?

You **will be disqualified** from receiving the Cashback if during the Campaign Period and/or prior to the fulfilment of the Cashback, any of the Terms and Conditions outlined herein are not satisfied, or if any of the following occurs:

- Lapse, surrender, termination, or cancellation of the A-Plus Critical Assure (Additional) rider and / or the Eligible Existing Basic Policy which A-Plus Critical Assure (Additional) rider is attached to;
- Eligible Existing Basic Policy which A-Plus Critical Assure (Additional) rider attached to has a record of premium holiday at any time during the Campaign Period and/or prior to the Cashback fulfilment;
- Premium payments for the Eligible Existing Basic Policy which A-Plus Critical Assure (Additional) rider is attached to are not up to date;
- Eligible Existing Basic Policy which A-Plus Critical Assure (Additional) rider is attached to has lapsed and subsequently reinstated; or
- Eligible Existing Basic Policy which A-Plus Critical Assure (Additional) rider is attached to has a record of premium payment deferment during the Campaign Period and/or prior to the Cashback fulfilment.

For more information, please refer to the Campaign Terms and Conditions.

Lucky Draw

9. What prizes are available for the Lucky Draw?

Prizes	Quantity per draw
20.0g Gold - (999.9 gold)	2 x winners bi-weekly
RM 8,888 Cash Reward	8 x winners bi-weekly
Apple Watch Ultra 3 worth RM3,699	15 x winners bi-weekly
RM 888 Cash Reward	45 x winners bi-weekly

Bi-Weekly Lucky Draw winners ("Winners") will be announced on AIA's official website and social media channels. Winners will also be notified via email and / or WhatsApp.

10. How can I participate in the Lucky Draw?

To participate in the Lucky Draw, you must sign up the Click It Cover Campaign within the Campaign Period, i.e. upgrade / add-on A-Plus Critical Assure (Additional) rider to Eligible Existing Basic Policy.

11. What will happen if I do not answer the question accurately?

If you provide inaccurate answer, you will be disqualified from the Lucky Draw. Only the first valid and complete response received and recorded by AIA will be eligible to claim the prize.

12. When will the Lucky Draw be conducted?

There will be two (2) rounds of draw:

- The first draw will be held on **16th February 2026** for Selected Customers who sign up under this Campaign from 1st February 2026 to 14th February 2026.
- The second draw will be held on **2nd March 2026** for Selected Customers who sign up under this Campaign from 1st February 2026 to 28th February 2026. Shortlisted Selected Customers from the first draw will be excluded.

Note: Each Selected Customer is entitled to win one (1) Lucky Draw Prize only.

15. How do I know if I am the shortlisted Selected Customers for the Lucky Draw?

After the draw, shortlisted Selected Customers will receive WhatsApp message from AIA Malaysia (Mobile Number: +6016-852-1256) to answer one (1) question:

- The first response received will be the only response recorded.
- To claim the Lucky Draw Prize, shortlisted Selected Customers must correctly answer the question provided and respond via WhatsApp within 48 hours from the time the message is sent by AIA, as recorded in AIA's system.
- If the question is answered correctly within the stipulated timeline, shortlisted Selected Customers will be notified via email and / or WhatsApp ("Winners"). If the shortlisted Selected Customer fails to respond or provides an incorrect answer, such shortlisted Selected Customer shall be disqualified and deemed ineligible to claim the Lucky Draw Prize;
- The list of Winners will be published on AIA's official website and social media channels.

16. How and when will Winners receive the Lucky Draw prize?

The Winners will be notified about their prize entitlement via email and the AIA+ app .

For the Lucky Draw Prize that is a cash reward, the amount will be credited to the Winner's AIA+ Wallet within six to eight (6-8) weeks from the date of the draw.

Winners of the 20.0g Gold - (999.9 gold) and Apple Watch Ultra 3, please refer to the following guides:

- For Lucky Draw Prize fulfilment, the shortlisted Selected Customers are advised to regularly check the AIA+ app.
- The fulfilment of the Prizes will be done within six to eight (6-8) weeks from the date of the draw.
- Upon receiving email and/or WhatsApp regarding the entitlement to the Lucky Draw, the Winner shall submit the required fulfilment details via AIA+ app within the stipulated deadline. The delivery of the Lucky Draw Prize shall be confined to address located within Malaysia.
- Failure to provide the required details within specified timeframe shall result in forfeiture of the Lucky Draw Prize.

Note: No appeals or requests for reconsideration shall be entertained. Each Winner shall be allowed to submit the required details via AIA+ app strictly on one-time basis. For more information, please refer to the Lucky Draw section of the Campaign Terms and Conditions.

Policy Servicing

13. Can I choose a different critical illness rider for this Campaign?

No, you are only allowed to upgrade/add-on with A-Plus Critical Assure (Additional) rider under this Campaign.

If you wish to attach any other rider which is different from the A-Plus Critical Assure (Additional) rider, please reach out to your AIA Life Planner.

14. What will happen to my annualised premium after upgrade/add-on with A-Plus Critical Assure (Additional) rider?

The new annualised premium will be calculated and displayed on the AIA+ app/portal based on the selected sum assured and coverage term for the A-Plus Critical Assure (Additional) rider under the Campaign.

Note: Annualised premium means total premium payable per policy year. For example, if you had selected monthly mode, you may divide the annualised premium displayed on the AIA+ app/portal by 12, and this is the new monthly premium of the policy effective from the next premium due date. If you have any questions, please reach out to your AIA Life Planner.

15. After I have upgraded / added-on A-Plus Critical Assure (Additional) rider via this Campaign, can I increase or decrease the coverage for the A-Plus Critical Assure (Additional) rider?

You may request to increase the rider sum assured, subject to the minimum or the maximum sum assured of the rider. Any increase request in sum assured will be subject to standard underwriting.

16. Am I required to make any payment during the upgrade/add-on process of this Campaign?

No, you will only be charged with the new premium starting from the next premium due date after AIA Bhd. has approved the upgrade/add-on via this Campaign and the A-Plus Critical Assure (Additional) rider has become effective under the Eligible Existing Basic Policy.

17. If I upgrade/add-on with A-Plus Critical Assure (Additional) rider via this Campaign, will it cover pre-existing conditions?

No. As per the A-Plus Critical Assure (Additional) rider contract, this rider **does not** provide coverage for any pre-existing conditions.

Pre-existing condition as defined in the A-Plus Critical Assure (Additional) rider contract refers to any illnesses/disabilities that the insured or policy owner has/have reasonable knowledge of prior to the commencement date of this rider. The insured or policy owner may be considered to have reasonable knowledge of a pre-existing condition where the condition is one of which:

- (a) the insured had received or is receiving treatment;
- (b) medical advice, diagnosis, care or treatment has been recommended;
- (c) clear and distinct symptoms are or were evident; or
- (d) its existence would have been apparent to a reasonable person in the circumstances.

Other Service-Related Inquires

18. Can I choose to attach the A-Plus Critical Assure (Additional) rider to other policies that are not applicable under this Campaign?

If you would like to attach A-Plus Critical Assure (Additional) rider to your other policies, i.e., a policy that is not eligible under the Campaign, you will need to go through standard underwriting processes.

19. If my policy has lapsed during the Campaign Period, am I still able to proceed with the upgrade/top-up via the AIA+ app?

Yes, you may proceed with the upgrade/add-on once the policy has been reinstated. You may submit the upgrade/add-on request through the AIA+ app/portal during the Campaign Period after the reinstatement.

20. How do I upgrade/add-on A-Plus Critical Assure (Additional) via the AIA+ app under this Campaign?

- Step 1: Register your AIA+ account (if it has not been done previously) or Login to AIA+ app.
- Step 2: Select "Exclusive Offers for You" under "Highlights" section.
- Step 3: Select "View Details" at the Click It Cover Campaign card.
- Step 4: Watch the video to understand the importance of CI coverage.
- Step 5: Select the policy that you wish to upgrade/add-on. Select "Next".
- Step 6: View the A-Plus Critical Assure (Additional) plan provided.
- Step 7: Complete the Health Declaration Questions (this is applicable to SIO customers only)
- Step 8: Read and agree to the Campaign's Terms & Conditions and Product Disclosure Sheet.
- Step 9: Select "CONFIRM PROCEED" to proceed with the upgrade/add-on.

21. How can I check which policy I have submitted for the Campaign?

You will be able to check the policy they have submitted via the same campaign card on the AIA+ app/portal, i.e., the Click It Cover Campaign card. If you have submitted the upgrade/add-on request, the policy will be tagged as "SUBMITTED" to indicate that the upgrade request has been sent successfully.

22. How will I know their upgrade/add-on request was successful?

You can access the Campaign letter, premium change letter and the Supplementary A-Plus Critical Assure Contract in the AIA+ app once the A-Plus Critical Assure (Additional) rider has been successfully added to your policy.