

## Just Get Covered! Level Up Campaign - Terms & Conditions (Updated on 1 July 2025)

**Just Get Covered! Level Up Campaign** ("Campaign") is organised by AIA Bhd. and AIA PUBLIC Takaful Bhd. ("AIA Malaysia", "we", "our" or "us"). By joining this Campaign, you ("you", "your" or "customer") agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign and/or the Terms and Conditions of this Campaign with prior notice to you. By joining this Campaign, you further agree to be bound by our Privacy Policy accessible at <https://www.aia.com.my/en/index/privacy-statement.html>.

### Amendment Notice:

The **Just Get Covered!** Campaign which originally ran from 16 May 2025 to 30 June 2025 has been updated and extended from 1 July 2025 to 31 July 2025 and renamed **Just Get Covered! Level Up Campaign**. **With this amendment, there is a revision in the lucky draw ("Lucky Draw") and an additional lucky draw ("Level Up Bonus Lucky Draw")**. All other terms and conditions remain unchanged, except where stated otherwise.

1. **Campaign Period:** 16 May 2025 to 31 July 2025, both dates inclusive ("Campaign Period").
2. **Eligible Products**

#### Conventional – underwritten by AIA Bhd.

Life Products Category	Critical Illness Products Category
AIA Infinite Heritage A-Life Wealth Venture A-Life Wealth Builder A-LifeLink 2	A-Life Essential Critical Care A-Plus Critical Assure

#### Takaful – underwritten by AIA PUBLIC Takaful Bhd.

Life Products Category	Critical Illness Products Category
A-Life Legasi Beyond A-Life Sejuta Makna A-Life Idaman	A-Life Kritikal Protector

("Eligible Products")

### 3. Campaign Mechanism and Reward:

- a) The requirements for medical and financial underwriting shall be waived (Guaranteed Acceptance Offer (GAO)) for selected existing AIA Malaysia customers who receive Just Get Covered! Level Up Campaign offer letter ("Eligible Customers").
- b) Eligible Customers participating in the Campaign may also qualify for additional rewards available under other ongoing campaigns, subject to the applicable terms and conditions governing each respective campaign:
  - i. **Just Get Covered! Free Cover** - Click [here](#) to view full campaign details.
  - ii. **Wonderful Rewards, Wondrous Treats Campaign** – Click [here](#) to view full campaign details.

- iii. **Grow. Earn. Maximise (G.E.M) Campaign** – Click [here](#) to view full campaign details.
- iv. **Critical Moments, Critical Protection Campaign** – Click [here](#) to view full campaign details.
- v. **Critical Cover, Assured Future Campaign** - Click [here](#) to view full campaign details.
- vi. **Sepakat Membawa Berkah** - Click [here](#) to view full campaign details.

#### **4. Campaign Eligibility:**

- a) The Eligible Customer shall be a Malaysian citizen.
- b) All applications must be submitted via iPoS between 16 May and 31 July 2025, and the corresponding policy/certificate must be activated on or before 15 August 2025 (“Eligible Policy / Certificate”).
- c) Under this Campaign, each Eligible Customer is limited to sign up only one (1) policy or certificate from Life Products Category, and one (1) policy or certificate or attach a rider from the Critical Illness Products Category. The total annualised premium/contribution i.e. basic regular premium/contribution plus premium/contribution payable for any riders is capped at RM100,000 per policy or certificate.
- d) Eligible Customers are segmented into seven (7) groups based on internal eligibility criteria, which may include, but are not limited to, policy history and general health indicators. This grouping is system-driven and designed to match each Eligible Customer with the most suitable product option in the Campaign.

	Group 6	Group 5	Group 4	<b>NEW</b> Group 3A	Group 3	Group 2	Group 1
<b>AIA Infinite Heritage</b>	For coverage amount up to RM2,000,000 or AUD700,000 or SGD600,000 or USD500,000 or GBP500,000 or CNY3,500,000	-	-	-	-	-	-
<b>A-Life Wealth Venture</b>	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM500,000*	-	-
<b>A-Life Wealth Builder</b>	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM500,000*	-	-
<b>A-Life Legasi Beyond</b>	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM500,000*	-	-
<b>A-Life Sejuta Makna</b>	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM1,200,000	For coverage amount up to RM500,000*	-	-
<b>A-Life Idaman</b>	For coverage amount up to RM40,000	For coverage amount up to RM40,000	For coverage amount up to RM40,000	For coverage amount up to RM40,000	For coverage amount up to RM40,000	For coverage amount up to RM40,000	-
<b>A-LifeLink 2**</b>	For coverage amount up to RM40,000	For coverage amount up to RM40,000	For coverage amount up to RM40,000	For coverage amount up to RM40,000	For coverage amount up to RM40,000	For coverage amount up to RM40,000	-
<b>[CI] A-Life Essential Critical Care</b>	For coverage amount up to RM350,000	For coverage amount up to RM350,000	For coverage amount up to RM100,000	-	-	-	-
<b>[CI] A-Life Kritikal Protector</b>	For coverage amount up to RM350,000	For coverage amount up to RM350,000	For coverage amount up to RM100,000	-	-	-	-

<b>[CI Rider] A-Plus Critical Assure</b>	For coverage amount up to RM350,000	For coverage amount up to RM350,000	For coverage amount up to RM100,000	-	-	-	-
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\*Subject to Special Lien: This means that in the event of death or total and permanent disability occurring during the early policy years, the benefits payable may be reduced. For full details, please refer to the product disclosure sheet, sales illustration of the respective product, or consult your AIA Life Planner.

\*\* The A-LifeLink 2 Campaign Offer is available to individuals aged 36 years old and above.

- e) Not all optional riders offered under the Eligible Products are applicable to this Campaign. The list of riders available for respective Eligible Product is set out below ("Eligible Riders"). The attachment of any rider not listed in the table below may render the Eligible Customer ineligible for participation in this Campaign.

Products	Riders
AIA Infinite Heritage	A-Plus Saver
A-Life Wealth Builder	A-Plus Waiver, A-Plus Saver, A-Plus Critical Assure
A-Life Wealth Venture	A-Plus Waiver, A-Plus DisabilityCare*
A-LifeLink 2	A-Plus Waiver, A-Plus Saver, A-Plus Accident Shield
A-Life Idaman	A-Plus WaiverExtra-i, A-Plus Saver-i, A-Plus Accident Shield-i, A-Plus Enhancer-i*
A-Life Legasi Beyond	A-Plus Waiver-i, A-Plus Legasi Enhancer, A-Plus Saver-i
A-Life Sejuta Makna	A-Plus Waiver-i, A-Plus Enhancer-i

\*Submitted application under this campaign from 1 July onwards.

- f) To participate in this Campaign, insured/person covered must be an AIA Vitality member.
- g) Juvenile applications (applicable to insured / person covered from 14 days old to 15 years old) are not required to join AIA Vitality membership to participate in this Campaign because AIA Vitality membership is only open for insured / person covered aged 16 years old and above. This is applicable for all eligible products except for A-Life Idaman. For juvenile applications under A-Life Idaman, the **certificate owner** must join / have AIA Vitality membership.
- h) For avoidance of doubt, permanent and contractual employees of AIA Malaysia are eligible to participate in this Campaign and stand a chance to win (except Grand Prize) the Lucky Draw Prize. Self-purchase by Life Planners is allowed under the Campaign. For the purpose of this clause, self-purchase by Life Planners refers to instances where the policy owner / certificate owner and/or the insured/covered person is an AIA Life Planner.

##### 5) Lucky Draw:

- a) To qualify for the bi-weekly lucky draw, ("Lucky Draw"), Eligible Customers must:
- Receive a Just Get Covered! Campaign offer letter;
  - Sign up an Eligible Product (with or without GAO).

- Each customer will be eligible for 1 entry upon signing up an eligible product, and 1 additional entry for every RM3,000 in annualised premium/contribution (ANP/ANC)..
  - The calculation of the minimum ANP/ANC to be entitled for the Lucky Draw shall include premiums / contributions for A-Plus Saver, A-Plus Saver-i, A-Plus Legasi Enhancer, A-Plus Health Enhancer, A-Plus Enhancer-i and any Eligible Riders. AIA Vitality membership fees are excluded.
  - Be an AIA Vitality member. For juvenile application under A-Life Idaman, please refer to item 4 (g) for the details.
- b) *\*Note: Eligible customers who sign up A-LifeLink 2 or A-Life Idaman will only qualify for the lucky draw if the policy/certificate is sign up under GAO. To qualify for additional separate Level Up Bonus Lucky Draw, ("Bonus Lucky Draw"), Eligible Customers must:*
- Receive a Just Get Covered! Campaign offer letter;
  - Sign up an Eligible Product\* (with or without GAO), with a minimum annualised premium/contribution ("ANP/ANC") of RM18,000.
  - Each customer will receive 1 entry upon signing up an eligible product with a minimum annualised premium/contribution (ANP/ANC) of RM18,000, and 1 additional entry for every RM18,000 in ANP/ANC.
  - To be entitled for the Bonus Lucky Draw, the calculation of the minimum ANP/ANC shall include premiums / contributions for A-Plus Saver, A-Plus Saver-i, A-Plus Legasi Enhancer, A-Plus Health Enhancer, A-Plus Enhancer-i and any Eligible Riders. AIA Vitality membership fees are excluded.
  - Be an AIA Vitality member. For juvenile application under A-Life Idaman, please refer to item 4 (g) for the details.

*\*Please refer to item 2 for list of eligible products.*

- c) To participate in both Lucky Draws, the Eligible Customer is required to log in to the AIA+ mobile application within the Campaign Period.

- d) Lucky Draw Prizes:

Prizes	Quantity per draw
Proton e.MAS 7 (Premium) worth RM119,800	1 winner per bi-weekly
Apple iPhone 16 Pro Max worth RM5,999	3 winners per bi-weekly
Apple Watch Series 10 worth RM 1,799	6 winners per bi-weekly
RM500 Touch 'n Go eWallet Voucher	10 winners per bi-weekly

("Lucky Draw Prizes")

e) Bonus Level Lucky Draw Prize:

Prizes	Quantity
Tesla Model Y Worth RM200,450	1 winner

("Bonus Lucky Draw Prizes")

f) There will be five (5) rounds of Lucky Draw.

- The first draw was held on 3 June 2025 for Eligible Customers who submitted application under this Campaign from 16 May 2025 to 31 May 2025.
- The second draw was held on 16 June 2025 for Eligible Customers who submitted application under this Campaign from 16 May 2025 to 15 June 2025. This draw excluded Winners from the first draw.
- The third draw will be held on 1 July 2025 for Eligible Customers who submitted application under this Campaign from 16 May 2025 to 30 June 2025, provided that the Eligible Policy / Certificate has been set in force by 31 July 2025. This draw will exclude Winners from the previous draws.
- The fourth draw will be held on 17 July 2025 for Eligible Customers who submitted application under this Campaign from 16 May 2025 to 15 July 2025, provided that the Eligible Policy / Certificate has been set in force by 31 July 2025. This draw will exclude Winners from the previous draws.
- The fifth draw will be held on 2 August 2025 for Eligible Customers who submitted application under this Campaign from 16 May 2025 to 31 July 2025, provided that the Eligible Policy / Certificate has been set in force by 31 July 2025. This draw will exclude Winners from the previous draws.

g) There will be one (1) round of Bonus Level Lucky Draw.

- The draw will be held on 2 August 2025 for Eligible Customers who submitted application under this Campaign from 16 May 2025 to 31 July 2025, provided that the Eligible Policy / Certificate has been set in force by 31 July 2025. This draw will exclude Winners from the previous draws.

Note: Each Eligible Customer shall be entitled to win only once during the entire duration of the Campaign.

- h) The lucky draw shall be conducted by randomisation program. Shortlisted Eligible Customers shall be contacted by AIA Malaysia via recorded telephone call within 3 business days following the respective draw. To claim the Lucky Draw or Bonus Level Lucky Draw Prize, the shortlisted Eligible Customers must answer correctly one (1) question during the call.
- i) AIA Malaysia shall make up to two (2) attempts to contact each shortlisted Eligible Customers. If the shortlisted Eligible Customer fails to answer both calls or provides an incorrect answer during the call, such shortlisted Eligible Customer shall be disqualified and deemed ineligible to receive the Lucky Draw or Bonus Level Lucky Draw Prize.

- j) The Winners will be notified via email and/or AIA+ push notification at the end of Campaign Period. Additionally, the list of Winners will be published on the AIA official website and shared on AIA's official social media channels.
- k) To receive the Lucky Draw and Bonus Level Lucky Draw Prize(s), please refer to the following guides:
- For Lucky Draw and Bonus Level Lucky Draw Prize fulfilment, the shortlisted Eligible Customers who has been contacted by AIA Malaysia via telephone is advised to regularly check the AIA+ app. The fulfilment of the Prizes will be done within eight to twelve (8-12) weeks from the end of the Campaign Period.
  - Upon receipt of a push notification regarding the entitlement to the Lucky Draw and Bonus Lucky Draw Prize ("Winner"), the Winner shall submit the required fulfilment details via AIA+ app within the stipulated deadline.

Failure to provide the required details within specified timeframe shall result in forfeiture of the Lucky Draw and Bonus Lucky Draw Prize. 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. The delivery of the Lucky Draw and Bonus Lucky Draw Prize shall be confined to address located within Malaysia.

- l) Each Eligible Policy / Certificate must remain active at the time the Lucky Draw and Bonus Lucky Draw Prize is conducted and continue to be in force until the Lucky Draw and Bonus Lucky Draw Prize has been fulfilled.
- m) The Winner(s) agrees and authorise AIA Malaysia to disclose their personal information (including but not limited to name, NRIC number, mailing address, contact number and email address) to the vendor/distributor/agent who would then contact the Winner(s) regarding the delivery of their Lucky Draw and Bonus Lucky Draw Prize. The Winner(s) shall be responsible to make the necessary arrangements with the vendor/distributor/agent for the delivery and/or collection of the Lucky Draw and Bonus Lucky Draw Prize. All taxes, charges and incidental costs in this regard shall be borne by the winner(s).
- n) AIA Malaysia shall not be liable for any loss or damage that occurs to the Lucky Draw and Bonus Lucky Draw Prize during the delivery process.
- o) AIA Malaysia reserves the right to change or replace Lucky Draw and Bonus Lucky Draw Prize with other items of equivalent or approximate value without prior notice.
- p) AIA Malaysia shall not be responsible for any loss, damage, delay, tampering, theft, or modification of the Lucky Draw and Bonus Lucky Draw Prize once it has been provided to the Winner(s). AIA Malaysia shall be released and fully discharged from further liability and demand in relation to the Lucky Draw and Bonus Lucky Draw Prize
- q) AIA Malaysia is not the distributor of the Lucky Draw and Bonus Lucky Draw Prize and makes no warranty or representation as to the quality or merchantability of the Lucky Draw and Bonus Lucky Draw Prize provided and shall not be responsible for any defect or any other loss or damage that may be suffered in connection with the Lucky Draw and Bonus Lucky Draw Prize. Any dispute over the Lucky Draw and Bonus Lucky Draw Prize provided by the distributor of the Lucky Draw and Bonus Lucky Draw Prize should be resolved directly between the Winner and the distributor of the Lucky Draw and Bonus Lucky Draw Prize.

- r) The Lucky Draw and Bonus Lucky Draw Prize given are on an “As Is” basis and are non-transferable, non-exchangeable, non-redeemable for cash, in part or in full and are subject to the Terms & Conditions stated herein.
- s) No request for change of Lucky Draw and Bonus Lucky Draw Prize, or any parts, or appearances or accessories will be entertained.
- t) To the fullest extent permitted by law, AIA Malaysia expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the Lucky Draw and Bonus Lucky Draw Prize .
- u) AIA Malaysia may extend the timeline and methods of delivery of the Lucky Draw and Bonus Lucky Draw Prize with prior notice.
- v) For the Winners of Proton e.MAS 7 (Premium) & Tesla Model Y:**
  - i. To claim the Lucky Draw Prize, the Winner is required to register the vehicle with Jabatan Pengangkutan Jalan (JPJ) before redeeming the vehicle at his/her own costs and expenses.
  - ii. The Winner shall bear the car registration fee, road tax, takaful/insurance coverage and any other miscellaneous costs relating to the Prize. AIA Malaysia shall not be responsible to bear any of the cost on car registration fee, road tax, takaful/insurance coverage and any other miscellaneous costs relating to the Lucky Draw and Bonus Lucky Draw Prize.
  - iii. AIA Malaysia’s liability with regards to the Lucky Draw and Bonus Lucky Draw Prize is only to pay the purchase price for the same to the dealer. The Lucky Draw and Bonus Lucky Draw Prize is non-transferable and non-exchangeable for cash or other kinds, whether in part or in full. AIA Malaysia reserves the right to select the colour of the Lucky Draw and Bonus Lucky Draw Prize, where applicable. Visual(s) of the Lucky Draw and Bonus Lucky Draw Prize used in any advertisement, promotional, publicity and other materials relating to or in connection with the Campaign is/are only for illustration purposes and may not depict the actual colour, model or specifications of the Lucky Draw and Bonus Lucky Draw Prize and excludes any optional accessories.
  - iv. In the event the dealer is unable to supply the same model of the Lucky Draw and Bonus Lucky Draw Prize as described herein to AIA Malaysia due to any reasons which include, but are not limited to manufacturer’s recall or damage, force majeure, lost or stolen during storage and/or delivery, AIA Malaysia reserves the right to substitute the Lucky Draw and Bonus Lucky Draw Prize with another model of like or similar value at its discretion with prior notice of at least twenty one (21) calendar days before announcement of Winner. However, AIA Malaysia bears no responsibility to replace the Lucky Draw and Bonus Lucky Draw Prize when it is damaged or stolen after delivery to the Winner.
  - v. The inclusion of the Lucky Draw and Bonus Lucky Draw Prize in this Campaign cannot be construed as any endorsement or recommendation of the Lucky Draw and Bonus Lucky Draw Prize by AIA Malaysia. For any dispute in relation to quality or warranty of the Lucky Draw and Bonus Lucky Draw Prize or any terms and conditions in respect thereof, the Winner shall deal with the dealer directly without any recourse to AIA Malaysia and shall not be held liable for any breach of quality or warranty of the Lucky Draw and Bonus Lucky Draw Prize or any terms and conditions in respect thereof and shall not entertain any complaints whatsoever in relation with the Lucky Draw and Bonus Lucky Draw Prize.
  - vi. Winner shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including personal injury and/or death) resulting from the usage of the Lucky Draw and Bonus Lucky Draw Prize upon delivery. AIA Malaysia shall not

be held responsible for any loss, damage or injury (including death) in any manner whatsoever suffered by the Winner as a result of the use of the Lucky Draw and Bonus Lucky Draw Prize upon delivery.

- vii. The title to the Lucky Draw and Bonus Lucky Draw Prize and any risk of inability to use, loss or damage to the Lucky Draw and Bonus Lucky Draw Prize passes to the Winner upon the delivery of the Lucky Draw and Bonus Lucky Draw Prize or if the Lucky Draw and Bonus Lucky Draw Prize is substituted with other model, upon delivery of such model.
- viii. Any dispute(s) arising out of the terms and conditions applicable to such Lucky Draw and Bonus Lucky Draw Prize must be settled directly by the Winner and the dealer. AIA Malaysia is not responsible for investigating or resolving any disputes between the Winner and the dealer and is not responsible for replacing or cancelling any redemption as a result of such dispute(s).

#### **Important Notes and Disclaimers**

- a) This material is not intended as an offer or solicitation for the purpose or sale of any financial instrument/product. You should satisfy yourself that the policy signed, or certificate participated will best serve your needs and that the premium/contribution payable under this policy or certificate is an amount that you can afford. To achieve this, we recommend that you speak to your Life Planner who will perform a needs analysis and assist you in making an informed decision.
- b) You are advised to refer to the Product Disclosure Sheet, Sales Illustration, Fund Fact Sheet(s) (if any), for further information before signing/participating an insurance policy or certificate, and to refer to the terms and conditions in the policy/certificate document for details of the features and benefits, waiting periods and exclusions under the policy/certificate.

#### **General Provisions**

- a) You are always solely responsible for maintaining the accuracy of your information. AIA Malaysia may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- b) AIA Malaysia may decline the entitlement(s) under this Campaign in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- c) AIA Malaysia shall have the right to decide all matters, and disputes concerning this Campaign including substituting the Lucky Draw and Bonus Lucky Draw Prize with other form of gifts / rewards of equivalent value.
- d) AIA Malaysia shall have the right to amend the Terms and Conditions of this Campaign, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at AIA Malaysia's discretion, including but not limited to displaying the same in any of AIA Malaysia's website or social media sites.
- e) AIA Malaysia shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of AIA Malaysia.
- f) These terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- g) AIA Malaysia may disqualify/reject any Eligible Policy/ Certificate that does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign. The Lucky Draw and Bonus Lucky Draw Prize are non-transferable and any request for

any Lucky Draw and Bonus Lucky Draw Prize to be credited to a third-party account will not be entertained.

- h) For information, enquiries, feedback and/or complaints related to this Campaign, please contact AIA Malaysia at 1300-88-1899 (AIA Bhd.) or 1300-88-8922 (AIA PUBLIC Takaful Bhd.). Alternatively for feedback and/or complaints, Eligible Customers may also submit their correspondence via e-mail to [My.Assist@aia.com](mailto:My.Assist@aia.com).