

Just Get Covered! Campaign – Terms & Conditions (Updated on 1 August 2025)

Just Get Covered! 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 1 July 2025:

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.

Amendment Notice 1 August 2025:

The **Just Get Covered! Level Up Campaign** which originally ran from 16 May 2025 to 30 June 2025 has been updated and extended from 1 August 2025 to 31 August 2025 and renamed **Just Get Covered! Campaign**. **With this amendment, there will be no lucky draw**. All other terms and conditions remain unchanged, except where stated otherwise.

1. **Campaign Period:** 16 May 2025 to 31st August 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! 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. **AIA+ Wallet Rewards 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.

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 August 2025, and the corresponding policy/certificate must be activated on or before 15 September 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	Group 3A	Group 3	Group 2	Group 1
AIA Infinite Heritage	For coverage amount up to RM2,000,000 or AUD700,000 or SGD600,000 or USD500,000 or GBP500,000 or CNY3,500,000	-	-	-	-	-	-
A-Life Wealth Venture	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*	-	-
A-Life Wealth Builder	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*	-	-
A-Life Legasi Beyond	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*	-	-
A-Life Sejuta Makna	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*	-	-
A-Life Idaman	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	-

A-LifeLink 2**	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	-
[CI] A-Life Essential Critical Care	For coverage amount up to RM350,000	For coverage amount up to RM350,000	For coverage amount up to RM100,000	-	-	-	-
[CI] A-Life Kritikal Protector	For coverage amount up to RM350,000	For coverage amount up to RM350,000	For coverage amount up to RM100,000	-	-	-	-
[CI Rider] A-Plus Critical Assure	For coverage amount up to RM350,000	For coverage amount up to RM350,000	For coverage amount up to RM100,000	-	-	-	-

*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. 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.

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 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.
- d) 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.
- e) These terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
- f) 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.