

Only Once 2.0 - Medical Top-Up Campaign Terms and Conditions

This Only Once 2.0 - Medical Top-Up Campaign ("Campaign") is organised by AIA Bhd. and AIA PUBLIC Takaful Bhd. ("AIA", "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>.

Campaign Period

- 1 December 2025 to 31 January 2026, both dates inclusive ("Campaign Period"). Policies/certificates must be activated by 15 February 2026.

Campaign Eligibility

- This Campaign is open to the insured/person covered currently covered under any of the products listed in the Current Medical Plan (as outlined below). Eligible insured/person covered will receive an official campaign offer letter from AIA ("Selected Customer").
- To qualify, Selected Customers must purchase/participate in a new regular premium/contribution investment-linked policy/family takaful certificate and add the medical rider, or participate in a new medical plan (as per stated in the campaign offer letter).

Current Medical Plan
A-Life Med Regular/-i
A-Plus Med/-i
A-Life Medik Famili
A-Medik

AIA reserves the sole and absolute discretion to determine customer eligibility for participation in this Campaign. AIA may, at any time and without prior notice, include or exclude any customer from the Campaign, and such decisions shall be final and binding.

Campaign Mechanism

1. Under this Campaign, Selected Customers are eligible to purchase/participate in a new regular premium/contribution investment-linked policy/family takaful certificate and add the medical rider, or participate in a new medical plan (as per stated in the campaign offer letter) without undergoing medical check-up, medical underwriting, and financial underwriting.

The waiting periods for the new medical rider/medical plan, whichever is applicable, shall be waived if the Current Medical Plan has already completed all the applicable waiting periods.

Details of the Campaign offer, and recommendation are outlined in the official campaign offer letter issued to the Selected Customer.

Note: Selected Customers who choose to purchase a policy/certificate that differs from the recommendation stated in the campaign offer letter will be subject to standard medical and financial

underwriting procedures. In addition, if a medical product or rider is selected, all applicable waiting periods will apply in accordance with the product's/rider's standard features, terms and conditions.

2. Selected Customers will receive a Campaign offer letter issued by AIA from their AIA Life Planner.
3. **Any existing impairments, loadings and/or exclusions applied to the basic plan, Total and Permanent Disability benefit, or medical coverage under the Current Medical Plan will also apply to the new policy/certificate approved/ issued under this Campaign. The exclusions, if any, will not be covered under the new policy/certificate.**

Occupational loading, if applicable, will be assessed based on the most recent occupational information provided during the application for the new policy/certificate.

4. **The new policy/certificate approved/issued under this Campaign will not cover pre-existing conditions related to 75 Critical Illnesses, spinal disorders, or diabetes and complications, including those previously diagnosed, disclosed, or claimed under your Current Medical Plan. For other pre-existing conditions, coverage will commence three years from the new policy's/certificate's effective date.**

Please click [here](#) for detailed information on the 75 Critical Illnesses, spinal disorders, and diabetes and complications.

5. Each eligible insured/person covered is entitled to submit only one (1) application under this Campaign. In the event more than one (1) application is received for the same insured/person covered, AIA shall reject all other applications submitted under this Campaign.

Important Notes and Disclaimers

This campaign 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/certificate signed will best serve your needs and that the premium/contribution payable under this policy/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. You may also contact AIA directly for more information.

You are advised to refer to the Product Disclosure Sheet, Sales Illustration and Fund Fact Sheet(s), for further information before purchasing an insurance policy/takaful certificate, and to refer to the terms and conditions in the policy document/takaful certificate for details of the features and benefits, waiting periods and exclusions under the policy/certificate.

You are advised to talk to your Life Planner or contact AIA directly if you would like to know more about the other available plans and options.

General Provisions

1. You are always solely responsible for maintaining the accuracy of your information. AIA may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
2. AIA 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.

3. AIA 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's discretion, including but not limited to displaying the same in any of AIA's website or social media sites.
4. AIA shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but is 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.
5. AIA shall have the right to decide all matters, and disputes concerning this Campaign.
6. These terms and conditions shall be governed by the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.
7. For information, enquiries, feedback and/or complaints related to this Campaign, please contact AIA at 1300-88-1899.

Unless stated otherwise, words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

APPENDIX

Full list of 75 Critical Illness:

1. Cancer – of specified severity and does not cover very early cancers
2. Stroke – resulting in permanent neurological deficit with persisting clinical symptoms
3. Heart Attack - of specified severity
4. Serious Coronary Artery Disease
5. Coronary Artery By-Pass Surgery
6. Heart Valve Surgery
7. Cardiomyopathy – of specified severity
8. Surgery to Aorta
9. Primary Pulmonary Arterial Hypertension - – of specified severity
10. End-Stage Lung Disease
11. End-Stage Liver Failure
12. Major Organ/Bone Marrow Transplant
13. Parkinson's Disease – resulting in permanent inability to perform Activities of Daily Living
14. Alzheimer's Disease / Severe Dementia
15. Coma – resulting in permanent neurological deficit with persisting clinical symptoms
16. Blindness – Permanent and Irreversible
17. Deafness – Permanent and Irreversible
18. Kidney Failure – requiring dialysis or kidney transplant
19. HIV Infection Due To Blood Transfusion
20. Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection
21. Chronic Aplastic Anaemia - resulting in permanent Bone Marrow Failure
22. Bacterial Meningitis - resulting in permanent inability to perform Activities of Daily Living
23. Brain Surgery
24. Benign Brain Tumour – of specified severity
25. Encephalitis – resulting in permanent inability to perform Activities of Daily Living
26. Major Head Trauma- resulting in permanent inability to perform Activities of Daily Living
27. Loss of Speech
28. Medullary Cystic Disease
29. Loss of Independent Existence
30. Third Degree Burns - of specified severity
31. Fulminant Viral Hepatitis
32. Multiple Sclerosis
33. Muscular Dystrophy
34. Paralysis of Limbs
35. Systemic Lupus Erythematosus with Severe Kidney Complications
36. Severe Eisenmenger 's Syndrome
37. Infective Endocarditis

38. Poliomyelitis
39. Progressive Scleroderma
40. Chronic Rheumatoid Arthritis
41. Severe Crohn's Disease – with persisting symptoms that has not responded to surgical intestinal
42. Ulcerative Colitis with Total Colectomy
43. Myasthenia Gravis
44. Progressive Muscular Atrophy
45. Progressive Supranuclear Palsy
46. Chronic Adrenal Insufficiency
47. Osteogenesis Imperfecta
48. Meningeal Tuberculosis
49. Intensive Care - requiring mechanical ventilation for 10 days
50. Apallic syndrome
51. Chronic Autoimmune Hepatitis
52. Chronic Relapsing Pancreatitis
53. Motor Neuron Disease – permanent neurological deficit with persisting clinical symptoms
54. Terminal Illness
55. Angioplasty and Other Invasive Treatments for Coronary Artery Disease
56. Full-blown AIDS
57. Surgery for Idiopathic Scoliosis
58. Elephantiasis
59. Cerebral Metastasis
60. Creutzfeldt-Jakob Disease (Mad Cow Disease)
61. Ebola Hemorrhagic Fever
62. Pheochromocytoma requiring surgery
63. Severe Relapsing Nephrotic Syndrome
64. Wilson's Disease
65. Hemolytic Uremic Syndrome (HUS)
66. Necrotising Fasciitis
67. Respiratory Diphteria requiring mechanical ventilation
68. Loss of limb(s)
69. Cerebral Aneurysm Requiring Brain Surgery
70. Multiple Root Avulsions of Brachial Plexus
71. Rheumatic Fever with Heart Valve Disorders
72. Resection of the whole small intestine (duodenum, jejunum and ileum)
73. Severe Pulmonary Fibrosis
74. Rabies
75. Generalised Tetanus

(Addition) Diabetes and its complications

Diabetes - inclusive of both Type 1 and Type 2 Diabetes Mellitus

Shall mean a chronic metabolic disorder characterized by hyperglycemia resulting from defects in insulin secretion, insulin action, or both. For the purpose of this Policy/Certificate, a diagnosis of Diabetes must be confirmed by a registered medical practitioner. All illnesses or complications directly or indirectly caused by, arising from, or related to Diabetes are not covered under this Policy/Certificate.

(Addition) Disorder of Spine

Disorder of Spine

Disorder of the Spine means any disease or abnormal condition of the vertebral column, intervertebral discs, spinal cord, or supporting structures, diagnosed by a registered medical practitioner. It shall exclude any condition that arises directly or indirectly from an injury, accident, fracture, or trauma to the spine, as well as simple muscular strains.