Terms and Conditions

Top-Up APH360 Campaign

This Top-Up APH360 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. 1 September 2026 to 31 October 2026, both dates inclusive ("Campaign Period"). The policies/certificates under this Campaign must be activated by 30 November 2026.

Campaign Eligibility

2. This Campaign is open to the selected insured/person covered currently covered under any of the products listed in the Current Medical Plan (as outlined below). The selected insured/person covered will receive an official email, WhatsApp and/or campaign offer letter from Life Planner ("Selected Customer/s").
3. To qualify, Selected Customers must purchase/participate in a new regular premium/contribution investment-linked policy/family takaful certificate and add A-Plus Health360/ A-Plus Health360-i (with RM20,000, RM50,000 or RM100,000 Deductible per rider year) as a health rider, (as stated in the campaign offer letter).

Current Medical Plan		
Conventional Medical Plan		**Takaful Medical Plan**
ExcelCare	Prime MediPlus	A-Life Med Regular-i
ExcelCare Plus	UL Healthrider	A-Life Medik Famili
AAA Care	UL MediPlus	A-Medik
Health Protector	A-Life Med Regular	A-Plus Med-i
Health Plan	A-Plus Med	A-Medik UDR
Medical Plan	A-Plus Health	A-Plus Total Health
MediPlus	Group Hospitalisation & Surgical	A-Plus Health-i
Hospital Surgical		Group Hospitalisation & Surgical
Individual Medical Plan		

Note: Conventional products are underwritten by AIA Bhd. While takaful plans are managed by AIA PUBLIC Takaful Bhd.

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 A-Plus Health360 /A-Plus Health360-i as a health rider (as stated in the campaign offer letter) without undergoing medical check-up, medical underwriting, and financial underwriting.

   The waiting periods under the new A-Plus Health360/A-Plus Health360-i rider, whichever is applicable, shall be waived if the corresponding waiting periods under the Current Medical Plan has already been completed. Otherwise, any unexpired portion of the applicable waiting periods in the new A-Plus Health360/ A-Plus Health360-i rider will continue to apply. In the event there is a claim during the waiting period after the upgrade has been approved, the claim will be assessed based on the benefit limits prior to the upgrade.

   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/participate in 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 selected differs from the rider offered under this Campaign, all applicable waiting periods will apply in accordance with the product's/rider's standard features, terms and conditions.

2. Customers participating in the Top-Up APH360 Campaign may also enjoy additional rewards from the following ongoing campaigns, subject to the terms and conditions of each respective campaign:

   i. Healthy Start Rewards Campaign - Click HERE to view full campaign details.
   ii. Gemilang Lucky Draw Campaign - Click HERE to view full campaign details.

3. Any existing impairments, loadings and/or exclusions applied to the Selected Customer's existing basic policy/certificate, Total and Permanent Disability benefit, or medical coverage under the Current Medical Plan will also apply to the new policy/certificate and the A-Plus Health360/A-Plus Health360-i approved/ issued under this Campaign. Accordingly, 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 under this Campaign.

4. The new policy/certificate and the A-Plus Health360/A-Plus Health 360-i approved/issued under this Campaign will not cover pre-existing conditions related to 75 Critical Illnesses, spinal disorders, or diabetes and its 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.

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

6. The new Policy/Certificate may have a different policy/certificate owner from the Current Medical Plan, provided that the insured/person covered is the Selected Customer.

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 and AIA's decision shall be final and binding.

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.