



Terms and Conditions:

1. The AIA Kids 360 Protect Campaign (“Campaign”) is organised by AIA Singapore Private Limited (UEN: 201106386R) (“AIA”) and shall run from 4 October 2023 at 1200 hours (SGT) until 30 June 2024 at 2359 hours (SGT) (“Campaign Period”) and is open to Eligible Participants (defined below).
2. The Campaign shall be governed by the terms and conditions set out herein (“T&Cs”) and by such terms as AIA may impose from time to time. Your participation in the Campaign signifies your agreement to be bound by and comply with these T&Cs in their entirety.
3. Under this Campaign, Eligible Participants who successfully apply for the AIA Kids 360 Protect (“Plan”) will be provided complimentary insurance coverage for the Insured Child(ren) (defined below) and insured Parent (defined below) under the Plan for 90 days from the date of application (unless otherwise earlier terminated under the terms and conditions set out in Plan’s policy contract). The Policy Contract of the Plan and relevant terms and conditions will be sent via email to Eligible Participants who successfully apply for the Plan.
4. Further, if an Eligible Participant purchases an Eligible Plan (defined below) in the period from 4 October 2023 to 30 June 2024 (both dates inclusive), he/she may be eligible to receive an eCapitaVoucher (“Voucher”) worth 10% of the First Year’s Premium paid for the Eligible Plan (defined below). The eligible plans for this Promotion (“Eligible Plans”) are AIA Star Protector Plus and AIA Solitaire PA (II).

First Year’s Premium means the total amount of gross premium payment due and payable on annual premium payment frequency in the first policy year of an Eligible Plan. The calculation of gross premium shall include the amount(s) paid for additional coverage as set out in the supplementary agreement(s) that is attached to the basic policy and which bears the same policy number. It includes the goods and services tax paid for such policy. No aggregation of premiums among two or more policies will be allowed.

5. The **AIA Kids 360 Protect Cover is a complimentary policy from AIA Singapore Private Limited (UEN: 201106386R)**. The table immediately below sets out a summary of benefits under the Plan. Please refer to the Plan’s policy contract for the benefit(s), full terms and conditions, definitions and exclusions. There are certain conditions for which no benefits will be payable.

BENEFITS	COVERAGE AMOUNT PER INSURED CHILD (S\$)	COVERAGE AMOUNT PER INSURED PARENT (S\$)
Medical reimbursement due to: <ul style="list-style-type: none"> • Haze-related[#] illnesses (i.e. bronchitis/conjunctivitis/rhinitis) • Infectious diseases (i.e. Dengue fever/HFMD/Zika virus/Salmonellosis) 	100	Not Applicable
Mobility Aid Reimbursement Benefit	150	
Bone Fracture Benefit	Up to 2,000	
Dislocation Benefit Accidental Burns Benefit		
Accidental Death Benefit	10,000	10,000

[#] When PSI hits 201 and above

6. All insurance applications for the Plan under this Campaign are subject to AIA's underwriting and acceptance.
7. To be eligible for the Campaign and coverage under the Plan as the insured Parent (defined below), the Eligible Participant (as the Applicant), on the date of application:
 - (a) must be a Singapore Resident (as defined in the Plan's policy contract); and
 - (b) must be aged between 18 years old and 65 years old (age last birthday); and
 - (c) is not a citizen of a sanctioned country, or a Prohibited Person (as defined in the Plan's policy contract); and
 - (d) must provide his/her Marketing Consent (defined below) to AIA.

Parent refers to the insured child's mother or father, and includes a court appointed legal guardian, but excluding the child's biological parent if the child's parent is another individual under an adoption order.

8. To be eligible for coverage under the Plan as a child of the Applicant, the child (defined below), on the date of application:
 - (a) must be the child of the Eligible Participant (the Applicant); and
 - (b) must not be covered under another Eligible Participant; and
 - (c) must be a Singapore Resident (as defined in the Plan's policy contract); and
 - (d) must be aged between 2 weeks old and 17 years old (age last birthday); and
 - (e) is not a citizen of a sanctioned country, or a Prohibited Person (as defined in the Plan's policy contract).

Insured Child refers to the child covered under the Plan.

9. For avoidance of doubt, each Applicant can only apply for the Plan once with a maximum of 4 Children under his/her application for the Plan.
10. Each Eligible Participant who successfully applies for the Plan and completes a financial health review with his/her assigned AIA Representative within 90 days from the date of application shall be eligible to receive a S\$20 eCapitaVoucher, being digital shopping vouchers issued by CapitaLand Voucher Pte. Ltd.
11. Provision of Marketing Consent by Eligible Participant to AIA means the Eligible Participant (the Applicant) has provided his/her consent to the Marketing Consent clause as set out below:

"I [the Applicant] want to know the latest promotions and customer benefits and consent to receiving marketing, advertising and promotional material from, and the conducting of consumer, marketing-related and other similar research and analysis by, AIA Persons^[1] and to each of them collecting, using, disclosing, storing, retaining and processing all my personal data in accordance with the terms in this form and the [AIA Personal Data Policy \(Singapore\) \(https://www.aia.com.sg/en/index/personal-data-policy.html\)](https://www.aia.com.sg/en/index/personal-data-policy.html). I also consent to AIA Persons disclosing my personal data to independent third parties and their representatives and for them to process my personal data, for such purposes. Contact me by^[2] post, email and social media, voice calls and/or text message (e.g. SMS / MMS).

I understand that the consent provided by me in this form is in addition to and does not supersede any consent given previously for the above purposes.

I may withdraw one or more consents that I have given, at any time via AIA Customer Care Hotline at 1800-248-8000, [My AIA SG \(https://www.aia.com.sg/en/index/personal-data-policy.html\)](https://www.aia.com.sg/en/index/personal-data-policy.html) or by completing and submitting the relevant forms.

^[1] "AIA Persons" refers to AIA Singapore Private Limited, its associated persons/organisations, its and their third party service providers and its and their representatives, whether within or outside Singapore.

^[2] According to the postal and email addresses and all telephone numbers (of which I confirm that I am the user and/or subscriber) in AIA Persons' records."

12. AIA shall not be responsible for any loss, damage or delay in connection with the processing of application(s) or claim(s) for the policy which an Eligible Participant or Child has qualified to be covered under this Campaign.
13. Each Eligible Participant who submits an application for an Eligible Plan ("Application") is eligible to receive a Voucher, subject to the following conditions, that:
 - (a) the Application is dated, signed and submitted to AIA during the period from 4 October 2023 until 30 June 2024 (both dates inclusive);

- (b) the premiums are paid on an annual basis;
 - (c) the Application is accepted by AIA;
 - (d) the Application is for a new policy and must not be in relation to any of the Eligible Participant's existing plan(s) (such as, but not limited to, a top-up, a variation of coverage or a change of plan);
 - (e) the Application is not a re-submission of a previously withdrawn application;
 - (f) the Eligible Plan incepts with the first premium fully paid on or before 31 July 2024;
 - (g) there is no cancellation of the Eligible Plan during the free-look period;
 - (h) the Eligible Plan remains in force for at least 12 months from its inception date; and
 - (i) there is no alteration to the Eligible Plan (such as a change in insured amount) within 12 months from its inception date.
14. The Voucher in this Campaign is applied on a "per policy" basis, and an Eligible Participant may purchase more than 1 Eligible Plan under this Campaign.
 15. Eligible Participants who are eligible to receive the Voucher will be notified by AIA by 31 August 2024 with the relevant redemption details.
 16. AIA reserves the right to recover the value of the vouchers from an Eligible Participant if the policy purchased during the Campaign is terminated or allowed to lapse within 12 months from the policy inception date.
 17. Items given or provided under this Campaign by AIA or any third party is non-transferable unless stated otherwise and non-exchangeable for cash and may be subject to availability. AIA is not obliged to replace any damaged, lost or defaced items. AIA reserves the right to replace any items given or provided under this Campaign with items of similar value without prior notice. All items given or provided under this Campaign will be given or provided on an "as is" basis, and all warranties, express or implied, are disclaimed. AIA does not guarantee nor bear liability regarding the quality, performance, technical specifications, conditions or safety of the items given or provided under this Campaign.
 18. The use of any e-gift card or voucher shall be subject to the Voucher-issuing merchant's terms of use, which may be amended from time to time. A person is deemed to have accepted and agreed to the relevant terms and conditions if such person purchases, uses, or carries out any activity or transaction or makes any dealing involving such Voucher. Any unused balance of a Voucher will not be refunded. Expired Vouchers will not be replaced.
 19. AIA shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. Notwithstanding anything herein, AIA shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by third parties under this Campaign.
 20. If any provision of these T&Cs is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these T&Cs without invalidating any of the remaining provisions of these T&Cs.
 21. AIA reserves the right in its sole and absolute discretion to withdraw or terminate this Campaign at any time without having to give any person any notice or reason.
 22. AIA's decision on all matters relating to the Campaign (including the interpretation of these T&Cs) will be at its absolute discretion and will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these T&Cs with any other form of publicity collaterals relating to the Campaign, these T&Cs shall prevail.
 23. This Campaign cannot be used in conjunction with any other promotions carried out by AIA in relation to the Eligible Plans. However, Eligible Participants who participate in this Campaign will still be entitled to participate in other campaigns organised by AIA unless otherwise prohibited by AIA in its sole and absolute discretion.
 24. These T&Cs shall be governed by and construed in accordance with the laws of Singapore.
 25. AIA may, at any time, in its sole discretion and without prior notice or liability to the participant of the Campaign or any person, vary, modify and/or amend these T&Cs. Please review these T&Cs periodically for changes and updates. To determine when these T&Cs were last revised, please refer to the "Last Revision Date" stated at the end of these T&Cs.

Last Revision Date: 3 January 2024