

# NOW'S THE PERFECT TIME TO SHARE THE LOVE



## What is Share the Love?

We want to help you 'Share The Love' by giving someone you care about **\$50,000 of free AIA Everyday Life cover for six months**. Whether you choose a family member or good friend, help New Zealand become the healthiest and best protected nation in the world by sharing the love.

See full terms and conditions on the next page.

## How do I share the love?

The Share the Love promotion is available with an eligible AIA insurance policy.

Apply between 28 September 2020 and 28 February 2021.

## Who can be a Loved One?

To be eligible for the AIA Everyday Life cover, a Loved One:

- must be between the ages of 18 and 65; and
- must be a New Zealand Resident who resides in New Zealand; and
- cannot be you.

## Why is AIA offering free life cover?

At AIA, our dream is to champion New Zealand to be the healthiest and best protected nation in the world. By inviting our customers to Share The Love, we're able to protect more Kiwi's and their Loved Ones' should they be diagnosed with a terminal illness or pass away.

## Ready to Share The Love?

All you need to do is apply for an eligible AIA insurance policy between 28 September 2020 and 28 February 2021. Write in a Loved Ones' name and email address below, to save for later once you're ready to apply.

My Loved One:

First name	Last Name
Email Address	

# TERMS AND CONDITIONS

AIA Services New Zealand and its affiliate companies (AIA) want you to Share The Love, and give someone you care about a little gift from us – free insurance. Simply take out an eligible AIA insurance policy or ASB Lifestyle Security Plan between 28 September 2020 and 28 February 2021, and we'll gift \$50,000 free AIA Everyday - Life cover to your chosen loved one for six months.

The terms and conditions (Terms) for the Share the Love Promotion are set out below. Please take the time to read the Terms as they contain important information about the Share the Love Promotion including eligibility criteria and key dates.

In these Terms, 'we' means AIA, 'you' or 'your' means the policy owner purchasing the eligible insurance policy and "Loved One" means the AIA Everyday - Life cover recipient you nominate

## ELIGIBILITY CRITERIA

### 1. Eligible Policy.

To be eligible to gift the AIA Everyday - Life cover to a Loved One, you must apply via e-App and be issued with a new individual AIA Living risk policy (Personal or Business), AIA Private Health policy, ASB Lifestyle Security Plan or ASB Private Health policy during the eligibility period (Eligible Policy).

Increases in cover (otherwise known as "top-up's") will be treated as an Eligible Policy only when your benefit has been fully underwritten, and that benefit(s) is issued under a new policy that meets the Eligible Policy criteria.

For the avoidance of doubt, the following policies are not Eligible Policies:

- a. AIA Start-Up Income Protection policy;
- b. any paper-based policy application (i.e. the policy application must be submitted via e-App to be eligible);
- c. any policy which replaces an existing Sovereign, ASB or AIA policy and/or benefit where there has been no underwriting;
- d. any special event or future insurability increase;
- e. a compulsory workplace risk product; or
- f. any policy held by a customer who does not reside in New Zealand.

### 2. Eligibility Period.

To be eligible to gift the AIA Everyday - Life cover to a Loved One:

- a. AIA must receive your application for an Eligible Policy via e-App between 9:00am on 28 September 2020 and 11:59pm on 28 February 2021; and
- b. the resulting policy(ies) from that application for insurance must be issued by AIA no later than 11:59pm on 30 April 2021; and
- c. the Loved One has 30 days from when AIA contacts them with the offer to accept.

### 3. Gifting AIA Everyday - Life cover to a Love One.

During the application process for insurance, you will be given the opportunity to nominate a Loved One to gift AIA Everyday - Life cover to. Provided they meet the eligibility criteria below, your Loved One will be offered \$50,000 of life cover for 6 months for free.

To be eligible for the AIA Everyday - Life cover your Loved One:

- a. must be between the ages of 18 and 65; and
- b. must be a New Zealand Resident who resides in New Zealand; and
- c. cannot be you.

To gift AIA Everyday - Life cover to a Loved One you must provide AIA with your Loved One's contact details (name, phone number and email address). Before you provide these details, it is important that you get your Loved One's consent to do so and that you let your Loved One know that AIA will be emailing them with an invite to accept the free AIA Everyday - Life cover. AIA will be relying on the consent you collect to contact your Loved One about the #ShareTheLove Promotion.

It is important that you only provide AIA the contact details of family or

friends that you know well, and that you know are interested in receiving the #ShareTheLove Promotion offer. AIA will send your Loved One an email invite once your Eligible Policy has been issued.

By providing AIA with your Loved One's contact details, you give us permission:

- a. on behalf of your Loved One, to send an initial invite and one or more reminders to your nominated Loved One; and
- b. to include your name in our communications with your Loved One and disclose that you have nominated them as part of the #ShareTheLove Promotion.

### 4. Loved One's acceptance of AIA Everyday - Life cover

Once your Eligible Policy has been issued, AIA will send an email to the Loved One you have nominated explaining that they are eligible for free AIA Everyday - Life cover and outline any exclusions and special terms and conditions that apply. The Loved One will be asked to either accept or decline the offer.

The Loved One, if they accept the offer of free AIA Everyday - Life cover, must provide AIA with their full name, date of birth, email address, contact number, residential address, New Zealand Resident status, and agree to the AIA Everyday - Life Policy Terms. [www.aia.co.nz/share-the-love](http://www.aia.co.nz/share-the-love)

### 5. End of AIA Everyday - Life cover

The AIA Everyday - Life cover is for a period of 6 months after which time the cover will cease. During the cover period your Loved One will be contacted by AIA and/or your Adviser or ASB Insurance Manager to discuss their insurance cover options.

## THINGS YOU SHOULD KNOW

- There is a limit of one (1) AIA Everyday - Life cover per Eligible Policy issued.
- You may nominate a Loved One for every Eligible Policy issued to you, however, your Loved One may only accept the AIA Everyday - Life cover once during the #ShareTheLove Promotion.
- The AIA Everyday - Life cover is not transferable or exchangeable and cannot be taken as cash.
- Policy terms, conditions, limits and exclusions apply in relation to Eligible Policies and the AIA Everyday - Life cover.
- All decisions made in relation to the #ShareTheLove Promotion (including whether or not you and/or your Loved One meet the eligibility criteria) will be made by AIA at its sole discretion and no correspondence will be entered into.
- All personal information will be held in accordance with AIA's and ASB's (if applicable) current Privacy Statement which is available at [www.aia.co.nz/privacy](http://www.aia.co.nz/privacy) and [www.asb.co.nz/privacy](http://www.asb.co.nz/privacy).
- You are deemed to have accepted these Terms by providing your Loved One's contact details to AIA.
- AIA reserves the right (subject to any applicable law) to cancel or modify the #ShareTheLove Promotion at any time by posting updated Terms at [www.aia.co.nz/share-the-love](http://www.aia.co.nz/share-the-love)
- These Terms are governed by and are to be construed in accordance with New Zealand law and shall be subject to the non-exclusive jurisdiction of the courts of New Zealand.
- All questions regarding eligibility for the #ShareTheLove Promotion and these Terms, or any dispute arising in connection with the #ShareTheLove Promotion should be addressed to AIA for resolution. Any decision made by AIA in relation to the #ShareTheLove Promotion (including in relation to any dispute) is final, and no correspondence will be entered into. Failure by AIA to enforce any of its rights does not constitute waiver of those rights.