

# IMAGINE WINNING A YEAR'S INSURANCE

Take out any eligible insurance with **AIA Vitality** by 31 July and be in to win a year's insurance up to \$2,000. T&Cs apply.

**50**  
chances  
to win



[aia.co.nz/win-insurance](https://aia.co.nz/win-insurance)



HEALTHIER, LONGER,  
BETTER LIVES

# 'Win A Year's Insurance with AIA Vitality' campaign - Terms & Conditions

## Overview

For a limited time, AIA New Zealand Limited (AIA) is offering customers the chance to have their premiums on eligible policies covered (up to \$2,000) for a year (Campaign). To go into the draw, apply for a new, eligible policy and have it issued between 26 April 2024 and 31 July 2024 and add AIA Vitality in the same period.

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

## Terms

1. The Campaign starts on Friday 26 April 2024 at 00:01am and ends Wednesday 31 July 2024 at 23:59pm (Campaign Period).

2. Eligible Policy means any of the following:

- AIA Living – Personal
- AIA Living – Business
- AIA Private Health
- AIA Private Health Plus
- AIA Cancer Care
- AIA Start-Up Income Protection
- AIA Starter Plans
- ASB Lifestyle Security Plan – Personal
- ASB Lifestyle Security Plan – Business
- ASB Start-Up Income Protection
- ASB Private Health
- ASB Private Health Plus

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

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

- any policy which replaces an existing Sovereign, ASB or AIA policy and/or benefit where there has been no underwriting;
- any special event or future insurability increase; or
- a compulsory workplace risk product.

3. The prize is one year's premiums (up to the value of \$2,000) (Prize). There are 50 Prizes to be won.

4. Each Eligible Policy applied for and issued between 00:01am on 26 April 2024 and 23:59pm on 31 July 2024 where at least one life assured on the Eligible Policy takes out a new AIA Vitality membership in the same period will automatically be placed in the draw to win a Prize.

For the avoidance of doubt, this includes AIA Starter Plans (which automatically include an AIA Vitality Starter membership).

5. Where the owners of a winning Eligible Policy have taken out multiple Eligible Policies during the Campaign Period, the Prize will be applied to across all of those Eligible Policies up to the value of \$2,000 (where the policy ownership is identical to the winning Eligible Policy). The monthly policy fees for the Eligible Policies will also be waived for 12 months.

6. A Prize can only be applied to an Eligible Policy(ies) once. Prizes will be re-drawn in the event a winning Eligible Policy is already eligible for a Prize.

7. The Prize draw will take place on Friday 16 August 2024.

8. Prize winners will be contacted using the details held in AIA's policy administration system as at the date of the Prize draw.

9. The prize is not transferable, exchangeable nor redeemable for cash.

10. All decisions made in relation to this Campaign will be made by AIA at its sole discretion and no correspondence will be entered into.

11. The availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration and normal underwriting criteria. Special conditions, exclusions or premium loadings may apply. An excess may apply for health insurance policies. For full details, refer to the relevant policy document.

12. AIA Vitality membership fees are included in this Campaign and form part of the Prize.

13. Policy owners of Eligible Policies are deemed to have accepted these Terms.

14. Prize winners will be credited by AIA with one year's premium (up to a maximum of \$2,000) on their Eligible Policy(ies) applied for and issued during the Campaign Period:

- Prize winners paying monthly, fortnightly or weekly will have regular payments waived either for the period of a year (from the date of their next payment instalment after 6 September 2024) or up to the value of \$2,000 (whichever comes first).
- Prize winners who have already paid their first premium annually upfront will be refunded their annual premium up to the value of \$2,000.
- If any of the Prize winners' Eligible Policies also qualify for AIA's One Month's Premium Free campaign, the Prize will be applied in addition and subsequently to the respective entitlements under the One Month's Premium Free campaign.
- If any of the Prize winners' Eligible Policies also win a prize as part of AIA's Win A Year's Insurance with Accidental Injury Cover campaign, the Prize will be applied in addition and concurrently to the respective prize under the Win A Year's Insurance with Accidental Injury Cover campaign.
- The Prizes will only be awarded in respect of Eligible Policies that are in force as at the date of the Prize draw and where the associated AIA Vitality memberships are still in force.

15. All personal information will be held in accordance with AIA's and ASB's (if applicable) current Privacy Statement 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).

16. AIA reserves the right to vary, suspend or terminate the Campaign and these Terms at any time by posting updated Terms and Conditions online at [www.aia.co.nz](http://www.aia.co.nz).

17. 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.

18. All questions regarding eligibility for the Campaign and these Terms, or any dispute arising in connection with the Campaign should be addressed to AIA for resolution. Any decision made by AIA in relation to the Campaign (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.