

# ONE MONTH'S PREMIUM FREE.

Get one month's premium free when you apply for a new eligible AIA policy between 1 September 2021 and 31 October 2021 and have the resulting policy issued by 31 December 2021.\*

\*Terms and conditions apply. See back for details.



# AIA 'One month's premium free' offer September 2021 - Terms & Conditions

## Overview

For a limited time we're offering one month's premium free on qualifying new policies.

To get your first month premium free, apply for a new eligible AIA policy between 1 September 2021 and 31 October 2021 and have the policy issued by 31 December 2021.

## Qualifying policies are:

- AIA Living – Personal
- AIA Living – Business
- AIA Private Health
- AIA Private Health Plus
- AIA Cancer Care
- AIA Start-Up Income Protection

Please note that voluntary group AIA Living products are included in this promotion. Replacement of any existing policy without an increase in cover is not included in this promotion.

One month's premium will be automatically credited to your policy once it is issued.

Please see below for full terms and conditions of offer.

AIA insurance policies are underwritten by AIA New Zealand Limited ("AIA"). All applications are subject to individual consideration. Conditions apply.

## One month's premium free offer (the "Campaign") 2021 Terms and Conditions

1. This Campaign is run by AIA Services New Zealand Limited, with its head offices at 74 Taharoto Road, Takapuna, Auckland.
2. To be eligible for our one month's premium free offer, the following criteria apply:
  - a. An application must be submitted to AIA for a new AIA Living – Personal, AIA Living – Business, AIA Private Health, AIA Private Health Plus, AIA Cancer Care, or AIA Start-Up Income Protection policy between the dates of 1 September 2021 and 31 October 2021 ("Campaign Period"); and
  - b. The resulting policies must be issued by 31 December 2021; and
  - c. The application must not be for the replacement of an existing policy (or benefit) underwritten by AIA unless there is an increase in risk as part of the replacement.
3. AIA reserves the right to exclude customers from the Campaign in situations where they have not met the eligibility requirements set out in these terms and conditions.
4. Customers will automatically be credited with one month's premium on new eligible policies. Customers paying monthly will have their first month waived, whereas customers paying weekly or fortnightly will have these regular payments waived for the first 30 days. Customers paying quarterly or annually upfront will be debited 2 and 11 months (respectively), once their policy is issued.
5. Customers who pay annually upfront will be debited eleven months rather than twelve and the 5% discount for paying annually will also be applied to the free one month premium.
6. Where the qualifying policy/policies are the only benefits/policies held with AIA, the monthly policy fee will also be waived for the free month.
7. Other than for customers who pay annually upfront, the free premium amount cannot be refunded. For all customers the free premium amount cannot be exchanged for cash.
8. AIA Vitality Membership fees are excluded from this campaign.
9. AIA reserves the right to vary, suspend or terminate this offer and these terms and conditions at any time.
10. To the extent permitted by law, none of AIA, or any of their respective directors, employees, and/or agents shall be liable for any claims, damages, injuries, costs and expenses suffered, sustained or incurred (including but not limited to indirect or consequential losses) as a result of, arising out of, or in any way connected with, this offer.
11. All personal information collected by AIA is for the purpose of administering this campaign, an application for AIA insurance and the subsequent insurance policy issued. This information will be held by AIA at its head office, and by data storage providers which include related companies and cloud based storage providers (who may be in New Zealand or overseas). You have rights of access to and correction of it. Refer to [www.aia.co.nz/privacy](http://www.aia.co.nz/privacy) for a copy of our Privacy Statement.