

Terms and Conditions for the AIA Health Insurance up to 8 weeks free

MO Health Pty Ltd (ABN 32 611 323 034) (**AIA Health Insurance**) makes this up to 8 weeks free offer available on AIA Health Insurance products (Excluding Gold Hospital Ultimate or Combined Gold Hospital Ultimate and Lite, Standard, Lifestyle, or Enhanced Extras) (**Offer**) on the following terms and conditions:

1. Eligibility criteria

You must be an **Eligible Customer** to access the Offer. You will be an **Eligible Customer** where:

1. As at 31 May 2020, you do not hold and are not insured under, nor have you in the two months prior to 1 June 2020 held or been insured under, an AIA Health Insurance, myOwn health insurance or RACQ Health Insurance Policy;
2. You purchase an AIA Health Insurance policy (excluding Gold Hospital or Combined Gold Hospital and Extras) that commences between June 1 and July 31 2020 (each, an **Eligible Policy**).

2. The Offer

2.1 Where you are an Eligible Customer, the Offer will provide you with up to 8 weeks free cover, redeemed, in the circumstances set out below:

- 2.1.1 once you have held your Eligible Policy for a continuous period of 2 months (**1st Qualifying Period**) and the policy is paid up as at the end of the 1st Qualifying Period, you will not be required to pay any premiums for your Eligible Policy in respect of the period of 6 weeks commencing immediately following the date to which your premiums have, as at the end of the 1st Qualifying Period, been paid up to.
- 2.1.2 once you have held your Eligible Policy for a continuous period of 13 months (**2nd Qualifying Period**) and, as at the end of the 2nd Qualifying Period, the policy is paid up and at least one adult who is insured under the policy has achieved an AIA Vitality status of Silver or above under an AIA Vitality membership that is attached to the policy, you will not be required to pay any premiums for your Eligible Policy in respect of the period of two weeks commencing immediately following the date to which your premiums have, as at the end of the 2nd Qualifying Period, been paid up to.

3. General

- 3.1 The offer is not available with any other AIA Health Insurance promotional join offer.
- 3.2 The offer will not apply in respect of policies that are inactive or suspended (excluding approved COVID related suspensions) as at the end of/for any period of time during] the 1st or 2nd Qualifying Periods. The offer is not exchangeable for cash (including where an eligible policy is cancelled after the end of the 1st or 2nd Qualifying Periods).