



HEALTHIER, LONGER,  
BETTER LIVES

# On Your Side Insurance Plan 2 - First Gift (OYS2FG) Limited-Time Offers

23 September 2025 – 31 March 2026



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## Helping safeguard your child's health and adding peace of mind

As our valued customer, your child as the insured<sup>%^</sup> will be entitled to complimentary **Personal Medical Case Management Services with Rehabilitation Management** for the **first two policy years** upon successful application<sup>#</sup> of **On Your Side Insurance Plan 2 – First Gift**, within the promotional period from **23 September 2025 to 31 March 2026** and fulfilment of the relevant conditions.



**Dedicated Support:**

### Personal Medical Case Management Services with Rehabilitation Management

**When you feel unsure where to go**



**Helps connect you with paediatric care professionals to support your child's needs**

**When the situation feels overwhelming**



**Provides 24/7 personal and dedicated service for a minimum period of 3 months from service initiation**

**When decisions are difficult**



**Offers third-party quality independent medical opinions and ongoing guidance**



**For more details, please scan the QR code for the leaflet of the Personal Medical Case Management Services with Rehabilitation Management.**

## Please reach out to your financial planners to learn more

<sup>%</sup> The policyholder shall notify AIA of the birth of the newborn child and provide a certified true copy of the newborn child's birth certificate and change the insured from the expectant mother to the newborn child as soon as possible and by 14 days before the first policy anniversary, otherwise the policy will terminate on the first policy anniversary and the insured will lose the cover and the Promotional Offer will be terminated. For the details of On Your Side Insurance Plan 2 – First Gift, please refer to the product brochure and policy contract.

<sup>^</sup> During pregnancy, the expectant mother as the insured will be entitled to use the Service under the Promotional Offer, subject to terms and conditions of the Service and the Promotional Offer.

<sup>#</sup> Applicable to policies with a minimum initial sum assured of US\$50,000 at policy issuance, subject to the terms and conditions of the Promotional Offer.



## Terms & Conditions:

1. This leaflet contains general information only. It does not constitute an offer and/or insurance product recommendation. The applicant must complete the Financial Needs Analysis before applying for any insurance product. The product information in this leaflet is for reference only, which does not contain the full terms of the product. For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid. You may choose to purchase On Your Side Insurance Plan 2 – First Gift as a standalone plan without purchasing other type(s) of insurance products at the same time.
2. The promotional offer as set out in this leaflet (“Promotional Offer”) is only applicable to On Your Side Insurance Plan 2 – First Gift.
3. The promotional period of the Promotional Offer is from 23 September 2025 to 31 March 2026, both days inclusive (“Promotional Period”).
4. The following requirements must be met in order to enjoy the Promotional Offer subject to the terms and conditions in this leaflet:
  - (i) The application of the policy for On Your Side Insurance Plan 2 – First Gift must be submitted to AIA via AIA financial planners, or technical representatives, brokers/independent financial advisors from AIA’s partnership distribution channel within the Promotional Period;
  - (ii) The initial sum assured of the policy for On Your Side Insurance Plan 2 – First Gift must meet a minimum of US\$50,000 at policy issuance;
  - (iii) On Your Side Insurance Plan 2 – First Gift must be successfully applied and submitted within the Promotional Period, and issued in Hong Kong or Macau; and
  - (iv) The eligible policy must remain in force at the time of use of the Service under the Promotional Offer.
5. The Personal Medical Case Management Services with Rehabilitation Management (“Service”) is a complimentary value-added service under the Promotional Offer. The Service does not form part of the contractual benefit under the policy of On Your Side Insurance Plan 2 – First Gift and is not guaranteed.
6. The Service is available to the insured of On Your Side Insurance Plan 2 – First Gift subject to the eligibility of the insured, including the evaluation<sup>^</sup> of the insured’s medical conditions.
7. The Service is available for use within the first 2 policy years from the issue date of the eligible policy of On Your Side Insurance Plan 2 – First Gift as shown on the Policy Information Page of the eligible policy, provided that the eligible policy is still in force. The policyholder shall notify AIA of the birth of the newborn child and provide a certified true copy of the newborn child’s birth certificate and change the insured from the expectant mother to the newborn child as soon as possible and by 14 days before the first policy anniversary, otherwise the policy will terminate on the first policy anniversary and the insured will lose the cover and the Promotion Offer will be terminated. For the details of On Your Side Insurance Plan 2 – First Gift, please refer to the product brochure and policy contract.
8. The Service is provided in Hong Kong by the designated independent third party service provider engaged by AIA and is not applicable to Macau Region. The Service is subject to its availability and the relevant terms and conditions of (i) the Promotional Offer as set out in this leaflet and the notification letter issued by AIA notifying the entitlement of the Promotional Offer (upon fulfilment of all the requirements of the Promotional Offer), and (ii) the Service as set out in the service leaflet and as imposed by the service provider of the Service. For details of the Service, please refer to the leaflet of the Service and contact the service provider.
9. Subject to Clause 8, the eligible policy of On Your Side Insurance Plan 2 – First Gift shall remain in-force at the time of receiving the Service. Otherwise, the Service under the Promotional Offer will be terminated or will not be offered.
10. If other services which are not within the scope of the Service have been provided by the service provider at the request of the customer, all applicable fees and charges shall be paid by the customer at his/her own expenses and be directly settled with the service provider (or other healthcare professionals as directed by the service provider). Please contact the service provider for details.
11. Please note that the Service is not applicable for emergency care.
12. If you have doubts or enquiries, please seek independent advice from other registered medical practitioners immediately and do not ignore or delay in seeking medical advice and treatment.
13. With the customer’s informed consent, the service provider will use the customer’s personal particulars for registration and verification of identity and eligibility for the use of the Service. The insured’s medical history may be transferred to the service provider for providing the Service.
14. AIA is not the supplier or the service provider of the Service. AIA makes no representation, warranty or undertaking as to the quality and availability of the Service, and shall not be responsible and liable for the Services provided by the service provider of the Service. Under no circumstance shall AIA be responsible or liable for any act, omission or negligence in provision of the Services by the service provider. Any disputes arising from the Service shall be resolved between the insured and the service provider directly.
15. Any service, product or solicitation of any kind provided by the service provider of the Service are not sold or promoted by AIA. AIA shall not be responsible or liable for any service, product and/or or solicitation of any kind provided by the service provider of the Service.
16. AIA reserves the right to change the terms and conditions of the Promotional Offer and the Service, or to amend any part of the Service (including the service provider or any details) any time without prior notice. In the event of any disputes, AIA’s decision shall be final and conclusive.
17. The Service under the Promotional Offer is non-transferrable and cannot be exchanged for cash or other gift or offers.
18. If the Service under the Promotional Offer cannot be provided for any reason, AIA reserves the right for replacement of the Promotional Offer while the value and type of the service under the Promotional Offer may not be the same as those as provided in this promotional campaign. In the event of any disputes, AIA’s decision shall be final and conclusive.
19. In the event of inconsistencies between the English and Chinese versions of the Terms and Conditions, the English version shall prevail.

<sup>^</sup> The Service is not applicable to certain medical conditions related to: conditions typically attended to by primary healthcare services (e.g. influenza), emergency conditions, cosmetic and aesthetic medicine, fertility and obstetrics, psychiatric and / or mental conditions, conditions which require regular management under specialised clinics (e.g. diabetes), dentistry related conditions, substance abuse related disorders and sexually transmitted diseases (STDs), etc. Rehabilitation Management is only applicable for Cancer and Cardiovascular Disease patients with specific conditions. Please contact the service provider for more details and checking eligibility for specific case.

“Hong Kong” and “Macau” herein refer to “Hong Kong Special Administrative Region” and “Macao Special Administrative Region”, respectively.

