

1. The AIA Protect 360 (III) Campaign ("Campaign") is organised by AIA Singapore Private Limited (UEN: 201106386R) ("AIA") and shall run from 13 January 2026 until 28 February 2026 or until HYROX closes its registration for the HYROX Singapore 2026 event, whichever is earlier ("Campaign Period") and is open to Eligible Participants (defined below).
2. By participating in the Campaign, you agree to be bound by these terms and conditions.
3. Enjoy complimentary coverage with the AIA Protect 360 (III) policy by successfully applying for the policy and providing your consent to receive information on AIA's products and services. A summary of the benefits is set out in the table below. Please refer to the full policy contract for the full terms and conditions, definitions and exclusions. Coverage period commences 1 April 2026 at 0000 hours (SGT) until 30 April 2026 at 2359 hours (SGT).

Table of benefits*	Amount covered per insured person (S\$)
1. Medical Reimbursement due to the following Infectious Diseases: - Dengue fever (DHF) - Hand, foot and mouth disease (HFMD) - Salmonellosis - Shingles - Chicken Pox	Up to 200
2. Bone Fracture Benefit	Up to 1,000
3. Dislocation Benefit	Up to 2,000
4. Accidental Burns Benefit	Up to 2,000
5. Accidental Death Benefit	10,000

*Subject to the terms and conditions, and exclusions set out in the policy contract.

4. All applications for the policy are subject to AIA's underwriting and acceptance. Your application is only successful if you receive a confirmation email with your name and policy contract.
5. An Eligible Participant must satisfy the conditions set out below:
 - (a) must be a Singapore Resident (as defined in the policy contract);
 - (b) must be aged between 18 years old and 65 years old (age last birthday);
 - (c) must be a registered participant or spectator of HYROX Singapore 2026 which is taking place on 3 to 5 April 2026; and
 - (d) must provide marketing consent on the HYROX application webpage to receive marketing information on AIA's products and services.
6. AIA shall not be responsible for any loss, damage or delay in connection with the processing of application(s) or claim(s) for the policy.
7. If any provision of these terms is held to be invalid or unenforceable, then such provision shall (so far as it is invalid or unenforceable) be given no effect and shall be deemed not to be included in these terms without invalidating any of the remaining provisions of these terms.
8. AIA's decision on all matters relating to the Campaign (including the interpretation of these terms) will be at its absolute discretion and will be final and binding on all persons and no appeals will be entertained. In the event of any inconsistency between these terms with any other form of publicity collaterals relating to the Campaign, these terms shall prevail.

9. Participants who have previously enrolled in AIA Family 360 or AIA Protect 360 policies may apply for coverage under the AIA Protect 360 (III) policy. In the event that a participant holds both AIA Family 360 and AIA Protect 360 (III) policies, upon acceptance of a claim by AIA under either one of these policies, the other policy shall immediately terminate, and no further claims shall be payable under that other policy.
10. These terms shall be governed by the laws of Singapore.
11. AIA may, at any time, in its sole discretion and without prior notice or liability to the participant of the Campaign or any person, vary, modify and/or amend these terms including withdrawing this Campaign.

Last Revision Date: 13 January 2026