

AIA PERX SERVICE

Terms and conditions

July 2021



This document sets out the terms and conditions of the AIA Perx Service (as defined below), pursuant to which AIA customers may be provided with access to the Perx Program (as defined below). This document may be amended, updated, or replaced by AIA from time to time, in our absolute discretion.

In these terms, 'AIA' refers to AIA Australia Limited (ABN 79 004 837 861, AFSL 230043. Perx refers to 'Lucky Health Pty Ltd (ACN 613 773 149) trading as Perx Health.

Perx provides a digital care program (**Perx Program**) that motivates people living with chronic conditions to stay motivated and manage and adhere to their treatment plans in a positive, effective and rewarding way. The Perx Program is delivered primarily through a mobile application (**Perx App**) as well as through other online platforms including a website, online user portal and the Perx Enterprise Portal (collectively the **Perx Platforms**).

AIA has entered into an arrangement with Perx to facilitate the provision of the Perx Program to persons who are suffering from chronic mental health conditions (the **AIA Perx Service**). AIA does not provide, nor is it responsible for the provision of, the Perx Program, the Perx App or the Perx Platforms.

Personally identifiable information you disclose to Perx in connection with accessing the AIA Perx Service or engaging with the Perx Program, Perx App or Perx Platforms will not be shared with persons who are involved in the underwriting or administration of claims made in relation to your AIA insurance policy or any other insurance policies you may from time to time apply for or purchase from AIA.

Eligibility for the AIA Perx Service

- The AIA Perx Service will be made available to persons (each, an **Eligible Person**) who have been invited by AIA to participate in the Perx Program.

Offer Period, Service Period and Availability

- 1 Eligible Persons who sign up for the AIA Perx Service before 17 January 2022 or such later date notified by AIA in writing (**Offer Period**) will have access to the Perx Program for 12 months from the date the Eligible Person signs up for the AIA Perx Service (**Service Period**).

The AIA Perx Service

- 2 Accessing the AIA Perx Service:
Eligible Persons that want to sign up to the AIA Perx Service will first need to provide their consent for AIA to share their contact details with Perx, so that Perx can contact the Eligible Person to onboard and start the service.

Other important information

- 3 The AIA Perx Service is optional and separate to the claims and underwriting processes at AIA.
- 4 Eligible Persons do not need to be on claim to access the AIA Perx Service.
- 5 In accessing the Perx Program pursuant to the AIA Perx Service, Eligible Persons will be required to agree to Perx's terms and conditions (see <https://perxhealth.com/terms-of-use/>) and consent to Perx sharing their personal information (including sensitive information) with AIA for the purpose of administering the arrangements between AIA and Perx in respect of the AIA Perx Service including data analytics and research purposes.
- 6 In no way does your disclosure of personal information to Perx in the course of your use of the Perx Program lessen your obligation when applying for insurance with AIA (including any increased or varied cover, or changes to your existing AIA insurance policy) to disclose the details of any medical condition which you are, have or may be suffering from.

7 Service costs:

Access to the AIA Perx Service is provided complimentary to Eligible Persons.

8 Access to the AIA Perx Service is not insurance and does not form part of your insurance policy.

9 Services provided pursuant to the AIA Perx Service are not intended as a substitute for medical treatment you receive from other doctors and medical providers.

10 Eligible Persons who accept AIA's invitation to participate in the AIA Perx Service may cease to participate in the AIA Perx Service at any time. Ceasing to participate in the AIA Perx Service will have no impact on your insurance with AIA Australia.

Privacy and your personal information:

11 Your privacy is important to us. The AIA Australia Group Privacy Policy sets out how your personal and sensitive information (Personal Information) is collected, used, handled and disclosed by us, and other important information. AIA's current privacy policy is available at aia.com.au/privacy