

AIG REFER & JAGA CAMPAIGN

TERMS AND CONDITIONS

1. AIG Refer & Jaga Campaign, Campaign Period and Eligibility

- 1.1. This “**AIG Refer & Jaga Campaign**” (“**Campaign**”) is organised solely by AIG Malaysia Insurance Berhad (Company No. 200701037463) (“**AIG Malaysia**” or the “**Organiser**”). This Campaign will be governed by these terms and conditions and details of this Campaign will be made available to eligible participants via AIG Malaysia electronic direct mail communication (“**EDM**”) (“**Terms & Conditions**”). By joining this Campaign, Participants are deemed to have read and agreed to be bound by these Terms and Conditions. Any breach of these Terms and Conditions may result in forfeiture of the Prize at the Organiser’s absolute discretion.
- 1.2. This Campaign will start on **20 May 2026, 12.00am** and will end on **30 June 2026, 11.59pm** (“**Campaign Period**”). The Organiser may, at its sole discretion amend, change or extend the Campaign Period, with prior notice.
- 1.3. This Campaign will be conducted exclusively via AIG Malaysia’s EDM communication to selected eligible existing AIG Private Car Insurance (Comprehensive Cover) policyholders.
- 1.4. “**Household Car(s)**” means other car(s) owned and/or used by persons residing at the same residential address as the Referrers during the campaign period.
- 1.5. This Campaign is applicable to eligible existing AIG Private Car Insurance (Comprehensive Cover) policyholders (“**Referrers**”) who successfully refer eligible Household Car(s) that are not insured under any AIG Private Car Insurance (Comprehensive Cover) policy prior to & during the Campaign Period & with Car Insurance policy expiry between May 2026 to July 2026. (“**Referred Lead(s)**”).
- 1.6. This Campaign is applicable and open to eligible existing AIG Private Car Insurance (Comprehensive Cover) policyholders that have received AIG Malaysia’s EDM communication on this campaign (“**Participants**”).
- 1.7. “**Entry**” or “**Entries**” means each successful Referred Lead(s) by a Participant that results in the successful purchase and issuance of a new AIG Private Car Insurance (Comprehensive Cover) policy through AIG Malaysia’s authorised tele-sales channel during the Campaign Period in accordance with these Terms and Conditions.
- 1.8. “**Prize**” means the reward to be awarded to a winning Participant under the Campaign, set out in Clause 4.

1.9. This Campaign is not open to: -

- 1.9.1. any distributors, or advertising and sales promotion agencies engaged by the Organiser; and
- 1.9.2. any person who is a sanctioned individual under the laws of the United States of America, European Union, or Malaysia. For the avoidance of doubt, this shall include persons that are, or is likely to become subject to, any sanction imposed by the United States of America or the European Union, including any sanction that supports a decision or resolution of the United Nations Security Council.

2. Campaign Mechanics and Eligibility Criteria

2.1. Participants will be eligible to receive one (1) campaign Entry for every Referred Lead(s) that results in the purchase and issuance of a new AIG Private Car Insurance (Comprehensive Cover) policy for a policy period of one (1) year during the Campaign Period through the AIG Malaysia's authorised tele-sales channel.

2.2. To be eligible for this Campaign, Participants must:

- a. Be an existing AIG Private Car Insurance (Comprehensive Cover) policyholder that have received AIG Malaysia's EDM communication on this campaign; and
- b. Successfully submit a Referred Lead(s) information by clicking on the call to action button on the EDM communication on this campaign stated as "**CLICK TO REFER OTHER CAR(S) NOW**"; and
- c. Ensure that the Referred Lead(s) information are:
 - i. Not insured under any AIG Private Car Insurance (Comprehensive Cover) policy prior to & during the Campaign Period; and
 - ii. Car Insurance policy expiry is between May 2026 to July 2026; and
- d. The Referred Lead(s) purchases and is issued a new AIG Private Car Insurance (Comprehensive Cover) policy for a policy period of one (1) year via AIG Malaysia's authorised tele-sales channel; and
- e. By submitting any Referred Lead(s) under this Campaign, Participants confirm that they are authorised to provide the Referred Lead(s) information and that the Referred Lead(s) has consented to being contacted by AIG Malaysia in relation to this Campaign; and
- f. This campaign is strictly by invitation only. Any participation, registration, or submission by individuals who did not directly receive the Campaign invitation from AIG Malaysia via EDM shall not be eligible for this Campaign.

2.3. Policies issued to company-registered entities, corporate bodies, partnership, or sole proprietorships are not eligible to participate in this Campaign.

2.4. All purchasers of AIG Car insurance (Comprehensive Cover) policies are subject to AIG's underwriting guidelines, eligibility criteria, and approval, which may be updated from time to time. Policies that are not successfully issued for any reason shall not qualify for the Campaign.

- 2.5. Participants shall participate in the Campaign at their own risk and shall assume full liability for their participation in the Campaign and/or the use and/or redemption of any Prize(s). The Organiser shall not be liable for any loss, injury, damage, or claim suffered or incurred by any Participant arising from or in connection with the Campaign, including any infringement or third-party intellectual property rights, except where such liability cannot be excluded under applicable laws.
- 2.6. Any AIG Private Car Insurance (Comprehensive Cover) policy purchased by a Referred Lead(s) pursuant to this Campaign must remain in force for a minimum of six (6) months. If the AIG Private Car Insurance (Comprehensive Cover) policy is cancelled for any reason, the Organiser reserves the right to deduct the value of any Prize(s) awarded under this Campaign from any refund of premium payable in respect of the cancelled policy.

3. Winner Selection

- 3.1. There will be ONE HUNDRED (100) winners ("**Winners**") selected for the Campaign.
- 3.2. The first one hundred (100) eligible Participants whose Referred Lead(s) result in the purchase and issuance of a new AIG Private Car Insurance (Comprehensive Cover) policy for a policy period of one (1) year through AIG Malaysia's authorised tele-sales channel during the Campaign Period shall each receive one (1) Prize.
- 3.3. Winners shall be determined strictly based on the system-recorded date and time of successful policy issuance arising from the successful purchase by the Referred Lead(s).
- 3.4. Only Entries from individuals will be accepted. Any Entry that the Organiser deems to be made via (a) participation in a syndicate, and/or (b) any forms of machine-assisted intervention enabling multiple computer-generated Entries, will be disqualified.

4. Prizes

- 4.1. Each Winner will receive:

- 1 x Touch n' Go e-Wallet Reload e-Voucher worth RM150 ("Prize(s)").

- 4.2. For Prize(s) awarded in the form of e-vouchers, the Organiser reserves the right, at its sole discretion, to determine the denomination and number of e-vouchers issued to the Winner.
- 4.3. Each Participants shall be entitled to receive a one (1) Prize for each Referred Lead(s) that results in the purchase and issuance of a new AIG Private Car Insurance (Comprehensive Cover) policy through AIG Malaysia's authorised tele-sales channel under this Campaign, subject to the availability of Prize(s) and the Campaign limits set out in these Terms and Conditions.

4.4. Prize(s) are given on an “As Is” basis and are non-transferable, non-refundable and non-exchangeable or sold for cash/credit.

4.5. The Organiser shall not be liable and/or responsible for any loss of or damage to the Prize once it has been received and/or collected by the Winner.

4.6. All costs, expenses, and incidental charges (if any) incurred in connection with the use or redemption of the Prize shall be borne solely by the Winner.

5. Notification of Winners and Prize Fulfilment

5.1 Winners of the Campaign will be contacted by the Organiser via email regarding the Prize(s), as per the email address where AIG Malaysia’s EDM communication on this campaign was received and maintained in the Organiser’s record during the campaign period (“**Winner Email**”).

5.2 The Organiser will contact the Winners via email within Twenty (20) working days from the end of the Campaign Period. The Organiser reserves the right to delay this notification timeline at its discretion.

5.3 Participants are responsible for ensuring that their email addresses as maintained in the Organiser’s records are accurate and current. The Organiser shall not be liable to the Winners for any inability/failure to notify the Winners of the results in the event that the Winners failed to ensure that their contact information and email address as maintained with the Organiser are accurate and current. In the event that a Winner’s email address provided is invalid, inactive, incorrect, or otherwise unreachable for any reason, the Organiser reserves the right to select an alternative Winner in accordance with these Terms and Conditions.

5.4 The Organiser shall not be held liable for any failure or delay in the receipt of the notification email by the Winner for any reason whatsoever.

5.5 The usage of the Prize(s) is subject to the terms and conditions of Touch 'n Go Sdn Bhd (“**Touch 'n Go**”) including their privacy policy or notice. Participants agree to directly resolve any complaint or dispute in respect of the Prize with Touch n’ Go.

6. Personal Information

6.1 By providing us with your personal information, you are indicating your consent to allow AIG Malaysia to keep you posted on any other products, services, and upcoming events. If you do not wish to be contacted by AIG Malaysia, you can opt out at any time by notifying AIG Malaysia at AIGMYCare@aig.com. You agree and understand that AIG Malaysia will process your personal information in accordance with AIG Malaysia's [Privacy Notice](#) as from time to time published on AIG Malaysia’s website, accessible at aig.my/privacy-notice and you are deemed to consent and agree that AIG Malaysia may collect, use, and process your personal information in accordance with AIG

Malaysia's Privacy Notice. If you submit information relating to other individuals, you further represent and warrant that you have the authority to provide information relating to the other individuals, that you have informed the other individuals about the purposes for which his/her personal information is collected, used and disclosed as well as the parties to whom such personal information may be disclosed, and that the other individuals agree and consent that we may collect, use and process his/her personal information as herein described.

6.2 All personal information submitted must be accurate and complete and subject to proof at the request of the Organiser. The Organiser reserves the right, at any time, to verify the validity of any Entry and to disqualify any Participants that does not comply with these Terms and Conditions or that interferes with the Campaign process.

7. General Terms and Conditions

7.1 Subject to applicable laws and regulations, the Organiser has the absolute discretion to change, delete or add to any of these Terms and Conditions and/or to terminate, suspend or cancel this Campaign at any time with or without prior notice. For the avoidance of doubt, the termination, suspension or cancellation of the Campaign shall not entitle the Participants or the Winners to claim for compensation against the Organiser for any losses or damages suffered or incurred by the Participants or the Winners as a direct or indirect result of the act of termination, suspension or cancellation of this Campaign.

7.2 If for any reason, any aspect of the Campaign is not capable of running as planned, including by reason of infection by computer virus, network failure, bugs, tampering, unauthorised intervention, fraud, technical failures or any causes beyond the control of the Organiser which corrupts or affects the administration, security, fairness, integrity or proper conduct of the Campaign, the Organiser reserves the right at its sole discretion to cancel, terminate, modify or suspend the Campaign, or invalidate any affected Entries. For the avoidance of doubt, any cancellation, termination, modification or suspension by the Organiser of the Campaign shall not entitle the Winners to any claim or compensation against the Organiser, its agents and employees for any and all losses or damages suffered or incurred by the Winners as a direct or an indirect result of the act of cancellation, termination, modification or suspension thereof.

7.3 The Organiser may, at its sole discretion, disqualify any Entries and prohibit further participation in the Campaign by any person whom the Organiser reasonably believes has tampered with the Entry process or with the operation of the Campaign or who has acted in violation of these Terms and Conditions or in a disruptive manner or for any other reason. In such event, the Organiser will not be liable for any costs, refund or losses incurred by the Participant.

7.4 Any Participant who submits an Entry or other material or information which the Organiser reasonably considers is inappropriate for any reason whatsoever, including but not limited to obscene, illicit or otherwise inappropriate written content will be disqualified from the Campaign and will not be eligible to win any Prize.

7.5 By participating in this Campaign, Participants agree that the Organiser, its respective employees, officers, directors, agents, affiliates, parent and subsidiaries shall not, to the fullest extent permitted by law, be liable or responsible for any direct, indirect, special or consequential loss or damage (including, but not limited to loss of income, profits or goodwill), injuries, rights, claims or actions of any kind arising from or in connection with this Campaign, or resulting from acceptance, possession, redemption/use/misuse of the Prize, or participation in this Campaign, including without limitation, personal injury, death, property damage and claims based on publicity rights, defamation or invasion of privacy, unless due to the Organiser's gross negligence or willful misconduct specifically related to this Campaign.

7.6 The Organiser reserves the right to substitute any of the Prizes with another prize of a similar value in the event of unavailability of the Prizes. Prizes are neither transferable nor exchangeable. The Winners are not entitled to any cash compensation, benefits, or substitution in any form whatsoever in lieu of the Prizes unless determined by the Organiser. The Organiser reserves the right to forfeit the Prizes awarded if the Winners fail to comply with these Terms and Conditions.

7.7 These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions, or representations contained in any other promotional materials advertising the Campaign.

7.8 The Organiser reserves the right to publish and display the names, addresses of the Winners, photographs of the Winners and audio/visual recording for the purposes of mass media, marketing materials for publicity purposes without compensation. By agreeing to these Terms and Conditions, Participants hereby agree that their name and image can be used by the Organiser for any mass media, marketing, or publicity purposes even after the Campaign Period.

7.9 The Organiser's decision on any matter concerning the Campaign, including these Terms and Conditions, is final with respect, including the determination of the Winners. No correspondence and/or appeals shall be entertained.

7.10 The Organiser is not responsible or liable for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorised access to, or alteration of, user or member communications, or any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet and/or websites.

7.11 The laws of Malaysia shall govern this Campaign, and Participants agree to submit to the exclusive jurisdiction of the courts of Malaysia. In the event any of the provisions in the Terms and Conditions is invalid, illegal or unenforceable under any applicable laws, rules, orders, directives, requirements, standards, guidelines and codes of practice having legal effect on us, the legality and enforceability of the remaining provisions shall not be affected.