

“AIG Travel Insurance – Go Flexible Campaign” Terms & Conditions

TERMS AND CONDITIONS

1. Campaign, Campaign Period and Eligibility

- 1.1. This “**AIG Travel Insurance – Go Flexible Campaign**” (hereinafter referred to as the “**Campaign**”) is organized by AIG Malaysia Insurance Berhad (Company No. 795492-W) (hereinafter referred to as the “**Organizer**”).
- 1.2. This Campaign is open to new and existing AIG Malaysia Insurance Berhad customers.
- 1.3. This Campaign is not open to:-
 - 1.3.1. 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 Nation’s Security Council.
- 1.4. This Campaign will start on **2 March 2020 and will end on 10 May 2020** (hereinafter referred to as the “**Campaign Period**”).
- 1.5. This Campaign will be governed by these terms and conditions and details of the Campaign will be available on AIG Malaysia’s Facebook page (collectively referred to as the “**Terms & Conditions**”). By joining this Campaign, Participants are deemed to have read and agree to be bound by these Terms and Conditions.

2. Personal Information

- 2.1 By participating in this Campaign, Participants are deemed to have given their consent to the Organizer to process their personal information in accordance with the Organizer’s Privacy Notice as from time to time published on the Organizer’s website at <http://www.aig.my/privacy-notice>.

If Participants submit personal information relating to other individuals to the Organizer, Participants are deemed to further represent and warrant that Participants have the authority to provide information relating to the other individuals to the Organizer, that Participants 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 by the Organizer, and that the other

individuals agree and consent that the Organizer may collect, use and process his/her personal information in accordance with the Organizer's Privacy Notices.

- 2.2 All personal information submitted must be accurate and complete. The Organizer may at any time, request for documentary evidence of such information.

3. Campaign Requirements

- 3.1. To be eligible for this Campaign, Participants must purchase an AIG Travel Insurance policy online via AIG's official website at <https://www.aig.my/personal/travel/travel-insurance> from **2 March 2020 to 10 May 2020** for travel period: **3 March 2020 to 31 July 2020**.
- 3.2. Participants who purchase their travel insurance policy during the Campaign Period are eligible for policy cancellation with full premium refund provided they cancel 24 hours before their departure date (as stated on their travel insurance policy).
 - 3.2.1. Participants can cancel their travel insurance policy for any reason, no questions asked but the travel insurance policy must be cancelled more than 24 hours prior to their departure date.

3.3. Exclusions

- 3.3.1. By participating in this Campaign, Participants understand that they are only requesting for the cancellation of their travel insurance policy with a full premium refund (subject to the relevant terms and conditions herein) and such cancellation will not entitle the Participants to claim for any other travel cancellation benefit consequential from their cancellation of their travel insurance policy.

4. Rights of the Organizer

- 4.1 If for any reason, any aspect of the Campaign is not capable of running as planned, including (but not limited to) by reason of infection by computer virus, network failure, bugs, tampering, unauthorised intervention, fraud, technical failures or any causes beyond the control of the Organizer which corrupts or affects the administration, security, fairness, integrity or proper conduct of the Campaign, the Organizer reserves the right to at its sole discretion cancel, terminate, modify or suspend the Campaign.
- 4.2 The Organizer's decision on any matter concerning the Campaign is final and binding, including the determination of the refunds. No correspondences or appeals will be entertained.
- 4.3 The Organizer shall not be responsible or liable for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorized 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 e-mail or players on account of technical problems or traffic congestion on the internet and/or websites.

4.4 The Organizer has the absolute discretion to change, amend, vary, 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 to claim for compensation against the Organizer for any losses or damages suffered or incurred by the Participants as a direct or indirect result of the act of termination, suspension or cancellation of this Campaign.