

“AIG Personal Accident – MyGuardian Protects You Campaign” Terms & Conditions

TERMS AND CONDITIONS

1. Campaign, Campaign Period and Eligibility

- 1.1. This “**AIG Personal Accident Insurance – MyGuardian Protects You Campaign**” (“**Campaign**”) is organized by AIG Malaysia Insurance Berhad (Company No. 795492-W) (the “**Organizer**”).
- 1.2. This Campaign is open to new and existing AIG Malaysia Insurance Berhad customers, aged **18 to 75 years old (inclusive)** who is eligible to purchase the AIG MyGuardian Personal Accident insurance policy.
- 1.3. This Campaign is not open to:-
 - Non-residents; and
 - Persons engaged in excluded occupations.
 - 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 February 2021 and will end on 31 March 2021** (“**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 MyGuardian Personal Accident ("**MyGuardian PA**") policy via an AIG authorized agent or online through AIG's website from **2 February 2021 to 31 March 2021**.
- 3.2. Participants who purchase their MyGuardian PA policy during the Campaign Period are entitled to receive a free cover for benefits covering **Specified Infectious Diseases ("Specified Infectious Diseases Entitlement")**. The Specified Infectious Diseases Entitlement consists of the following benefits:
- Medical Expenses due to Specified Infectious Diseases
 - Bereavement Benefit Due to Death From Specified Infectious Diseases
- 3.3. The Specified Infectious Diseases Entitlement is applicable to all category types (individual/family) and all persons covered under the MyGuardian PA policy. The Specified Infectious Diseases Entitlement is only applicable for the first year of your policy only.
- 3.4. Mechanics:
- **Online Purchase:**
 - Purchase the MyGuardian PA policy online via AIG's website at <https://www.aig.my/personal/personal-accident-insurance> or <https://www-400.aig.com.my/MyGuardian-PA-Online/buy>.
 - The Specified Infectious Diseases Entitlement will automatically be added into the total premium (at no charge) and by default, a tick-mark will be displayed next to the 'Specified Infectious Diseases Benefits' box.
 - **Agent:**
 - Contact an AIG Agent to purchase the MyGuardian PA policy. If you do not have an existing AIG Agent, you can locate them at <https://www.aig.my/find-an-agent>.
 - The Specified Infectious Diseases Entitlement will be reflected in the policy schedule.

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.