



AIG Car Insurance – ‘Nak Balik Raya’ Contest Terms & Conditions

TERMS AND CONDITIONS

1. Contest, Contest Period and Eligibility

- 1.1. This “**AIG Car Insurance – ‘Nak Balik Raya’ Contest**” (hereinafter referred to as the “**Contest**”) is organized by AIG Malaysia Insurance Berhad (Company No. 795492-W) (hereinafter referred to as the “**Organizer**”).
- 1.2. This Contest is open to Malaysians aged 24 to 65 years old.
- 1.3. This Contest is not open to:-
 - 1.3.1. any distributors, or advertising and sales promotion agencies engaged by the Organizer; and
 - 1.3.2. 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 Nation’s Security Council.
- 1.4. This Contest will start on 8 May 2019 and will end on 4 June 2019 (hereinafter referred to as the “**Contest Period**”).

- 1.5. Interested participants are allowed to join the Contest at any time during the Contest Period ("Participants").
- 1.6. This Contest will be governed by these terms and conditions and details of the Contest will be available on AIG Malaysia's Facebook page (collectively referred to as the "Terms & Conditions"). By joining this Contest, Participants are deemed to have read and agree to be bound by these Terms and Conditions. Any breach of these Terms and Conditions may, result in forfeiture of any of the Prizes at the Organizer's absolute discretion.

2. Personal Information

- 2.1 By participating in this Contest, 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. The Organizer reserves the right, at any time, to verify the validity of any entry and to disqualify any entry that does not comply with these Terms & Conditions or that interferes with the entry process.
- 2.3 Incomplete, indecipherable, illegible or incorrect entries or any entry which violates these Terms & Conditions will be disqualified.

3. Mechanics

- 3.1. Participants must be new customers to AIG Car Insurance.
- 3.2. Participants Car Insurance renewal with AIG must be of the below criteria :
 - a. Policy start date between 8th May 2019 to 5th July 2019.
 - b. Vehicle owner aged between 24-65 years of age
 - c. Registered Private Motor Car vehicle
 - d. Comprehensive Coverage – between RM11,000 to RM400,000 sum insured
 - e. Private Use vehicle – Individual Owner
 - f. Your vehicle is not:
 - Toyota Hilux
 - Toyota Fortuner
 - Toyota Vellfire with the sum insured of RM150k or more
 - Motorcycle, Commercial Vehicle or for Commercial usage
 - Sports or Performance vehicle

- Unregistered new / reconditioned vehicle
- Modified from manufacturer's specifications to increase engine performance from original
- g. Car is within 15 years old from the year of manufacture

3.3. Participants must be the first two hundred (200) customers to renew their car insurance policy with AIG Car Insurance via any of the below two methods:

- **Renew Online:**
 - Online renewal via AIG website at <https://www.aig.my/personal/auto-insurance>.
- **Renew via an AIG Agent:**
 - Contact an AIG Agent to renew Car Insurance. If you do not have existing AIG Agent, you can locate them at <https://www.aig.my/find-an-agent>.

3.4. **How to enter:**

3.4.1. Renew Online

- Step 1:
 - To participate in this Contest, Participants may refer to the "Nak Balik Raya Contest" ads on Facebook, Instagram or Google Display Network (GDN) during the contest period.
- Step 2:
 - The Participant must renew their car insurance policy with AIG via AIG website by clicking on the Facebook/Instagram/GDN post link, which will direct them to <https://www.aig.my/personal/auto-insurance>.
 - **Note: Participant must be new customers to AIG Car Insurance.**
- Step 3:
 - Once the Participant renews their car insurance with AIG, they must submit proof of purchase and the following information either through email at aigmyno.reply@aig.com or personal message (PM) via AIG Malaysia's Facebook Page:
 - Participant's full name
 - Cover note number or Policy number
 - Vehicle registration number
 - Email address

3.4.2. Renewal via an AIG Agent

- Step 1:
 - To participate in this Contest, Participants may contact their agent and refer them to the "Nak Balik Raya Contest" ads on Facebook, Instagram or Google Display Network (GDN).
- Step 2:
 - Participant's agent must renew the Participant's car insurance policy with AIG and provide the cover note number or policy number to the Participant.
 - **Note: Participant must be new customers to AIG Car Insurance.**
- Step 3:
 - Once the Agent renews the Participant's car insurance with AIG, the Agent or the Participant must submit proof of purchase and the following information

either through email at aigmyno.reply@aig.com or personal message (PM) via AIG Malaysia's Facebook Page:

- Participant's full name
- Cover note number or Policy number
- Vehicle Registration number
- Email address

4. Winners Selection

- 4.1. Only the first two hundred (200) winners (hereinafter referred to as "**Winners**"), who are new customers to AIG and who successfully renew their car insurance policy with AIG during the contest period, shall be selected. The winner will receive only one (1) prize.
- 4.2. Only entries from individuals will be accepted. Any entry that the Organizer believes has been made (a) via participation in a syndicate and/or (b) via any form of machine-assisted intervention enabling multiple computer generated entries, will be disqualified. The Organizer reserves the right to discount multiple entries from the same IP address should it deem these entries to be in violation of these Terms & Conditions.
- 4.3. Participants shall assume full liability and the Organizer shall not be liable in the event of any injury, damage or claim resulting from participating in the Contest and/or use and/or redemption of their Prizes and/or infringement of third party intellectual property rights.

5. Prizes

- 5.1 Each winner will receive 1 x Touch 'n Go eWallet reload pin worth RM50 (hereinafter collectively referred to as the "**Prizes**"). Prizes may be subject to change without prior announcement.

Prizes:

1 RM50 Touch 'n Go eWallet reload pin x 200
Total: RM10,000

- 5.2 The Prizes cannot be exchanged or sold for cash, cannot be refunded and are non-transferable to any other person.
- 5.3 All transportation, personal costs and/or other cost and expenses incurred by Participants in participating in the Contest, and in collecting or redeeming the Prizes shall be borne by the Participants themselves.

6. Notification of winners

- 6.1 Results for the Contest will be announced by the Organizer via a post on the Organizer's Facebook page (hereinafter referred to as the "**Winners Announcement**") as well as by way of e-mail to the individual Winners. The Organizer reserves the right to delay the timing of the Winners Announcement.

- 6.2 Prizes are to be redeemed within three (3) months from the Winners Announcement unless otherwise arranged with the Organizer. In the event a Winner fails to redeem the Prize within the stipulated period, the Prize shall be deemed to be forfeited.
- 6.3 In the event the Organizer is unable to contact the Winner within two (2) weeks from the date of the Winners Announcement for whatever reason, the Organizer reserves the right to select another Winner.

7. Rights of the Organizer

- 7.1 If for any reason, any aspect of the Contest 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 Contest, the Organizer reserves the right to at its sole discretion cancel, terminate, modify or suspend the Contest, or invalidate any affected entries. For the avoidance of doubt, any cancellation, termination, modification or suspension by the Organizer of the Contest shall not entitle the Winners to any claim or compensation against the Organizer, its agents and employees for any and all losses or damages suffered or incurred by the Winners as a direct or indirect result of the act of cancellation, termination, modification or suspension thereof.
- 7.2 The Organizer may at its sole discretion, disqualify any entries and prohibit further participation in the Contest by any person whom the Organizer reasonably believes has tampered with the entry process or with the operation of the Contest or who has acted in violation of these Terms and Conditions or in a disruptive manner or for any other reason.
- 7.3 Any Participant who submits an entry or other material or information which the Organizer 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 Contest and will not be eligible to win any Prizes
- 7.4 The Organizer reserves the right to substitute any of the Prizes with another prize of a similar value in the event of unavailability of the Prizes. 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 Organizer. The Organizer reserves the right to forfeit the Prizes awarded if the Winners fail to comply with these Terms and Conditions.
- 7.5 These Terms and Conditions will prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional materials advertising the Contest.
- 7.6 The Organizer reserves the right to publish and display the names, 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

Organizer for any mass media, marketing or publicity purposes even after Contest Period.

- 7.7 Neither the Organizers nor any of its officers, servants, employees, representatives and /or agents (including without limitation, any third party service provider engaged by the Organizers for this Contest) shall be liable to any person participating in this contest for any direct, indirect, special or consequential loss or damage (including, but not limited to loss of income, profits or goodwill) arising from or in connection with this Contest.
- 7.8 The Organizer's decision on any matter concerning the Contest is final and binding, including the determination of the winners. No correspondences or appeals will be entertained.
- 7.9 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.
- 7.10 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 Contest at any time with or without prior notice. For the avoidance of doubt, the termination, suspension or cancellation of the Contest shall not entitle the Participants or the Winners to claim for compensation against the Organizer 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 Contest.