

“AIG Travel Insurance – Travel for Everyone Campaign” Terms & Conditions

TERMS AND CONDITIONS

1. Campaign, Campaign Period and Eligibility

- 1.1. This “**AIG Travel Insurance – Travel for Everyone Campaign**” (the “**Campaign**”) is organized by AIG Malaysia Insurance Berhad (Company No. 795492-W) (“**Organizer**” or “**AIG**”).
- 1.2. This Campaign is open to Malaysians aged 18 years to 85 years of age.
- 1.3. This Campaign is not open to:-
 - 1.3.1. permanent, temporary and contract employees of the Organizer, its distributor, advertising and sales promotion agencies and their immediate family members. “Immediate family members” shall include participant’s spouse, children or step-children (whether natural or by adoption), parent, step-parent, grandparent, uncle, aunt, nephew, niece, brother, sister, step-sibling and first cousin; 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 Campaign will start on 2 December 2021 and will end on 15 January 2022 (“**Campaign Period**”).
- 1.5. Participants are allowed to join the Campaign at any time during the Campaign Period (“**Participants**”).
- 1.6. 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. 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 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. 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. To be eligible for this Campaign, Participants must purchase an AIG Travel Insurance policy online via AIG official website at <https://www.aig.my/personal/travel/travel-insurance> during the Campaign period. Participants must also answer a question and submit their most creative answer to stand the chance of winning the grand prize.
- 3.2. Participants are allowed to purchase multiple travel insurance policies; however, each Participant will only be allowed to win ONE (1) prize.
- 3.3. Entries may only be made in the following languages – English, and Bahasa Malaysia.
- 3.4. Entries cannot contain material or information which the Organizer reasonably considers to be inappropriate, obscene, or illicit. These entries will be disqualified from the Campaign.
- 3.5. **How to enter:**
 - 3.5.1. **Purchase Online**
 - Step 1:
 - To participate in this Campaign, Participants may refer to the "AIG Travel Insurance – Travel for Everyone Campaign" on the AIG official website or ads on Facebook, Instagram or Google Display Network (GDN) during the Campaign period.
 - Step 2:
 - The Participant must purchase their AIG Travel Insurance policy via the AIG official website by clicking on the Facebook/Instagram/GDN post link, which will direct them to <https://www.aig.my/personal/travel/travel-insurance>.

- Step 3:
 - Participant must answer this question with their most creative answer in 50 words or less:
“How would you like to spend your holiday in Langkawi?”
- Step 4: Participant must submit their answer via email to aigmyno.reply@aig.com or PM us on AIGMY Facebook along with the following details:
 - AIG Travel Insurance Policy Number
 - Email address

Note: Points will be issued based on the Participant's answer corresponding to the above question, and according to the weightage assigned per judging criteria (refer to the table below under **4. Winners Selection**).

4. Winners Selection

- 4.1. Only one hundred and three (103) winners, who successfully purchase their travel insurance policy online with AIG and comply with the Mechanics of the Campaign during the Campaign Period, shall be selected. Each winner will receive only one (1) prize.
- 4.2. The Winners will be selected based on a points system, followed by a review from the judging panel:

Weightage	Judging Criteria	Description
20 points	Insurance Policy purchase	Participants will get 20 points when they purchase an AIG Travel Insurance policy.
Bonus Points for Creative Answer		
10 points	Originality	Comment must be original and unique. It must not contain, incorporate or otherwise use any content, material or element that is owned by a third party or other entity.
10 points	Creativity	Comment should be creative. It must be catchy and creative to capture the attention of the judging panel.
40	Maximum number of points per entry	

Note: The winner with the highest points will win the grand prize.

- 4.3. 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.
- 4.4. 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 Campaign 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 a prize based on their total accumulated points ("**Prizes**"). Prizes may be subject to change without prior announcement.

Winner	Prize
Grand Prize	Langkawi Holiday Package for Two People (inclusive of flights and hotel) worth RM3,500. <i>Notes on flight: Kuala Lumpur – Langkawi – Kuala Lumpur on economy class, Malaysia Airlines or, Subang – Langkawi – Subang on economy class, Firefly.</i>
Second Prize	Domestic flight vouchers for two people (for travel within Malaysia only) worth RM1,500. <i>Notes: Applicable to any Domestic Airport in Malaysia that operates to/from Kuala Lumpur.</i>
Third Prize	RM500 Lazada e-voucher
Consolation Prizes	RM30 x 100 GrabFood vouchers

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 Campaign, and in collecting or redeeming the Prizes shall be borne by the Participants themselves.

6. Notification of winners

6.1 Results for the Campaign will be announced by the Organizer via a post on the Organizer's Facebook page ("**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 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, or invalidate any affected entries. For the avoidance of doubt, any cancellation, termination, modification or suspension by the Organizer of the Campaign 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 Campaign by any person whom the Organizer 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.
- 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 Campaign 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 Campaign.
- 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 Campaign 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 Campaign) shall be liable to any person participating in this Campaign 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 Campaign.
- 7.8 The Organizer's decision on any matter concerning the Campaign 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 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 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 Campaign.