



# AIG Travel Insurance - Year End Buy & Win

## TERMS AND CONDITIONS

### **1. AIG Travel Insurance - Year End Buy & Win Campaign, Campaign Period and Eligibility**

- 1.1. This “**AIG Travel Insurance - Year End Buy & Win Campaign**” (“**Campaign**”) is organised solely by AIG Malaysia Insurance Berhad (Company No. 200701037463) (“**AIG**” or the “**Organiser**”).
- 1.2. This Campaign will be running on AIG Malaysia Facebook (“**AIG Facebook**”).
- 1.3. This Campaign is applicable and open to all residents of Malaysia who are between 18 to 85 years of age (inclusive), holding a valid National Registration Identification Card (NRIC) number (12-digits) at the time of participation in this Campaign (“**Participants**”).
- 1.4. This Campaign is not open to: -
  - 1.4.1. any permanent, temporary and contract employees of the Organiser and their immediate family members. “Immediate family members” include spouse, ex-spouse, de-facto spouse, children, or stepchildren (whether natural or by adoption), parent, stepparent, grandparent, uncle, aunt, nephew, niece, brother, sister, stepsibling and first cousins.
  - 1.4.2. any distributors, or advertising and sales promotion agencies engaged by the Organiser; and
  - 1.4.3. any travel agencies issuing on behalf of their customers; and
  - 1.4.4. 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.
- 1.5. This Campaign will start on **18 Nov 2024, 12.00am** and will end on **5 Jan 2025, 11.59pm** (“**Campaign Period**”). The Organiser may at its sole discretion amend, change, or extend the Campaign Period.
- 1.6. The First 100 weekly winners of AIG Travel Insurance online (Deluxe plan) policies purchased (“**Policies**”) before 11:59pm of the last date of each week (“**Contest Weekly Period**”) will win the Prize(s).

For example:

**Week 1:** 18 November 2024 - 24 November 2024 (Policies by 11:59pm on 24 November 2024) will be eligible and the First 100 weekly winners in Week 1 will win the Prize(s).

**Week 2:** 25 November 2024 - 1 December 2024 (Policies by 11:59pm on 1 December



2024) will be eligible and the First 100 weekly winners in Week 1 will win the Prize(s).

**The Contest Weekly Period are as follows:**

**Week 1:** 18 November 2024 - 24 November 2024

**Week 2:** 25 November 2024 - 1 December 2024

**Week 3:** 2 December 2024 – 8 December 2024

**Week 4:** 9 December 2024 – 15 December 2024

**Week 5:** 16 December 2024 – 22 December 2024

**Week 6:** 23 December 2024 – 29 December 2024

**Week 7:** 30 December 2024 – 5 January 2025

- 1.7. This Campaign will be governed by these terms and conditions and details of this Campaign will be available on AIG Malaysia website [www.aig.my](http://www.aig.my) (“**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 the Prize at the Organiser’s absolute discretion.

**2. Campaign Mechanics**

- 2.1. Participants are required to complete the following steps to enter the Campaign:

**Step 1:** Purchase AIG Travel Insurance online (Deluxe Plan) via AIG Malaysia website at <https://www-424.aig.com.my/buytravel/>, during the Campaign Period (for any travel dates until 30 Jun 2025).

**Step 2:** Participants who purchased AIG Travel Insurance online (Deluxe Plan) Policies during the Campaign Period will automatically be eligible and be in the running to stand a chance to win the Prize(s).

**Step 3 :** The First 100 Policies purchased in each Contest Weekly Period will win the Prize(s).

The Contest Weekly Period are as follows:

**Week 1:** 18 November 2024 - 24 November 2024

**Week 2:** 25 November 2024 - 1 December 2024

**Week 3:** 2 December 2024 – 8 December 2024

**Week 4:** 9 December 2024 – 15 December 2024

**Week 5:** 16 December 2024 – 22 December 2024

**Week 6:** 23 December 2024 – 29 December 2024

**Week 7:** 30 December 2024 – 5 January 2025



2.2. Participants may enter the Campaign as many times as they wish during the Campaign Period.

### **3. Winner Selection**

3.1. There will be SEVEN HUNDRED (700) winners ("Winners") selected for the Campaign.

3.2. The First 100 Policies purchased in each Contest Weekly Period during the Campaign Period will win the Prize(s).

3.3. 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.

3.4. Participants shall assume liability 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.

### **4. Prizes**

4.1. Each Winner will receive:

- 1 x Touch 'n Go e-Wallet Reload Pin Voucher worth RM50 ("Prize(s)").
- Prize(s) may be subject to change without prior announcement.

4.2. Each Participant is eligible to win only one RM50 Touch 'n Go e-Wallet Reload Pin Voucher throughout the Campaign Period.

4.3. Prize(s) are given on an "As Is" basis and cannot be exchanged or sold for cash, cannot be refunded and are non-transferrable to any other person.

4.4. All transportation, personal costs and/or other costs and expenses incurred by Winners (if any) when collecting or redeeming the Prizes shall be borne by the Winners themselves.

### **5. Notification of Winners and Prize Fulfilment**

5.1 Winners of the Campaign will be contacted by the Organiser via email with the



Prize(s), as per the email address provided by Participants in the purchase of AIG Travel Insurance Policy online during the campaign period (“**Winner Email**”). The Organiser reserves the right to delay the timing of the Winner Email.

5.2 The Winners can expect to receive the Winner Email within Twenty (20) working days from the end of the Campaign Period.

5.3 Should Winners email address provided during the purchase of AIG Travel Insurance Policy online during the campaign period is invalid or not available for whatever reasons, the Organiser reserves the right to select another Winner.

5.4 The Organiser will not be held liable in the event the Winners email address cannot be reached for whatever reason, from the date of Winner Email.

## **6. Personal Information**

6.1 By providing us your personal information, you are indicating your consent to allow AIG to keep you posted on any other products, services, and upcoming events. If you do not wish to be contacted by AIG, you can opt out anytime by notifying AIG at [AIGMYCare@aig.com](mailto:AIGMYCare@aig.com). You agree and understand that AIG will process your personal information in accordance with AIG's [Privacy Notice](#) as from time to time published on AIG's website and you are deemed to consent and agree that AIG may collect, use, and process your personal information in accordance with AIG'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 by the Organiser. The Organiser reserves the right, at any time, to verify the validity of any entry and to disqualify any Customer that does not comply with these Terms and Conditions or that interferes with the Campaign process.

## **7. Rights of the Organiser**

7.1 Subject to applicable laws and regulations, the Organiser may at its absolute discretion modify, annul, or rescind these Terms and Conditions at any time without prior notice.

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.

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 Prizes.

7.5 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.

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

7.7 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.

7.8 Neither the Organisers nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service provider engaged by the Organisers 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.

7.9 The Organiser's decision on any matter concerning the Campaign is final with respect to any aspect of the Campaign, including the determination of the winners. No correspondences or appeals will 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 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 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.