



ENGLISH

## Terms and Conditions for 'Extreme Weather Coverage Customer Rewards Campaign'

1. These Terms & Conditions shall govern the 'Extreme Weather Coverage Customer Rewards Campaign' ("Campaign") that is organised by Etiqa General Insurance Berhad and Etiqa General Takaful Berhad ("the Organiser" or "Etiqa").
2. By participating in this Campaign, the Participants:
  - (a) agree to be bound by the Terms and Conditions;
  - (b) agree that all submissions captured by Etiqa's system within the Campaign Period based on the local date and time shall be accurate and conclusive;
  - (c) agree that Etiqa's decision on all matters relating to the Campaign shall be final and binding on all Participants. No further appeal or further correspondence will be entertained;
  - (d) consent for Etiqa to disclose their particulars to the third party service provider(s)/ authorised supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Etiqa for the purpose of contacting them during and after the Campaign;
  - (e) authorise Etiqa to publish their names, photos taken or other information provided by him/her for current and future advertising and publicity purposes in any advertising or publicity material relating to the Campaign without any compensation;
  - (f) shall not be entitled to claim for and waive any rights to any compensation against Etiqa nor any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Etiqa for the purposes of the Campaign) for any and all loss and damage suffered or incurred by his/her participation in the Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of the Campaign.
  - (g) shall not dispute nor make any oral or written complaints, public announcements or statements on the same whether during or after the Campaign Period.

### Campaign Mechanics:

3. This Campaign will commence on 1 October 2025 at 00:00 AM MYT until 31 December 2025 at 11:59 PM MYT ("Campaign Period"). Entries received outside of the Campaign Period will be disqualified and be deemed ineligible for consideration of Prizes.
4. This campaign will be conducted in THREE (3) Rounds. The Campaign Period for each round is as below:

Round 1 : 1 October 2025 at 00:00 AM MYT until 31 October 2025 at 11:59 PM MYT.

Round 2 : 1 November 2025 at 00:00 AM MYT until 30 November 2025 at 11:59 PM MYT.

Round 3 : 1 December 2025 at 00:00 AM MYT until 31 December 2025 at 11:59 PM MYT.
5. The Participant has to adhere to the following Campaign Steps for his/her entry to be qualified as an eligible solution:

Renew or sign up for Etiqa's Car Insurance/Takaful plan and add-on the extreme weather coverage with the plan during the Campaign Period.



6. The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or Etiqa General Takaful Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)) Member of PIDM.
7. For each month, one hundred (100) eligible Participants will be randomly selected as the Winners using a randomiser tool based on the list of monthly eligible participants.
8. By the end of the Campaign Period, there will be a total of three hundred (300) Winners.

**Eligibility:**

9. This Campaign is open to Malaysian citizens aged 18 and above only.
10. Participation in this Campaign is only available via the Etiqa+ App, through Etiqa's Agents, Etiqa's branches, Etiqa's Website at  
<https://partner.etiqa.com.my/mfe/product/motor/insurance> (Car Insurance Plan) /  
<https://partner.etiqa.com.my/mfe/product/motor/takaful> (Car Takaful Plan)
11. Each plan renewed or signed up with the extreme weather coverage add-on with the plan is equivalent to one entry.
12. Members of the Organising Team and the Jury Panel of Etiqa and/or staff under Maybank Group and Etiqa, including their immediate family members are not eligible to participate in this campaign.

**Prizes:**

13. The Winners for each month will receive the following prize:  
**RM100 e-Commerce Vouchers**
14. The Winners will be notified individually with the prize details by Etiqa via email based on the email address provided by the Winners to Etiqa at the end of each campaign period.
15. Eligible Customers without a valid or no email address shall be automatically excluded and disqualified from the entitlement of the prize.
16. The Organiser reserves the right to replace the Prizes with any item of equivalent value without prior notice. All prizes are not transferable, refundable, and/or exchangeable for cash, credit, or any other items and will be given on an "as is" basis. No request for change of prizes, or any parts, or appearances or accessories will be entertained.
17. The Prize provided is not intended as a variation to the terms and conditions of the Policy/Certificate issued, which are subject to the Company's standard processing or underwriting rules.
18. All Prizes are not for re-sale.
19. To the fullest extent permitted by law, Etiqa expressly excludes and disclaims any representations, warranties, or endorsements, express or implied, written or oral, including



but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the prizes.

### **Etiqua Privacy Notice**

20. By participating in this Campaign, Participants agree and consent to allow his/her personal data being collected, processed and used by Etiqua in accordance with Etiqua Privacy Notice, which may be viewed on [www.etiqua.com.my](http://www.etiqua.com.my) ("Etiqua's Privacy Notice") and the PDPA Form for individual Customers.
21. In addition and without prejudice to the terms in the Etiqua's Privacy Notice and the PDPA Form, subject to Participants' instruction in writing to Etiqua restricting disclosure (if any) for the purposes of marketing activities, Participants agree and consent to his/her personal data or information being collected, processed and used by Etiqua for:
  - (a) the purposes of the Campaign; and
  - (b) marketing and promotional activities conducted in such manner as Etiqua deems fit in any media including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet, without further express consent from the Participant Marketing and promotion activities include but are not limited to the use and/or publication of any details provided in and/or in connection to the entries, interview material as well as responses and related photographs. In this regard, each Participant agrees to co-operate and participate without further express consent and/or payment or consideration, in all reasonable advertising and publicity activities of Etiqua in relation to the Campaign.
22. Etiqua reserves the right to:
  - (a) disqualify any non-eligible Participant at its sole discretion from participating in the Campaign;
  - (b) withdraw/cancel, suspend, extend or terminate the Campaign earlier in whole or in part, and/or to vary, supplement, add, delete, modify or amend the terms and conditions herein, wholly or in part at its sole discretion, by way of posting on [www.etiqua.com.my](http://www.etiqua.com.my), or in other methods which Etiqua deems practical, by giving reasonable prior notice to the Participants on such addition, deletion or amendment of the Terms and Conditions or termination of the Campaign.
23. Etiqua and any of its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Etiqua for the purposes of the Campaign) shall not be liable and responsible for any direct, indirect, special or consequential loss, damage or injury in any manner whatsoever suffered or caused by Participants (including but not limited to, loss of income, profits or goodwill) arising from or in connection with the Campaign and/or use of the Prize(s); and any default of its obligation under the Campaign due to any force majeure event which include but not limited to acts of God, war, riot, lockout, industrial action, fire, flood, drought, storm, pandemic or any event beyond the reasonable control of Etiqua.
24. The Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and the Participants agree to submit to the exclusive jurisdiction of the Courts of Malaysia.



25. Etika may disqualify/reject any Eligible Customer who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.
26. For information, enquiries, feedback and/or complaints related to this Campaign, please contact Etika's Customer Service at 1300 13 8888. Alternatively for feedback and/or complaints, the Eligible Customers may choose to e-mail Etika at [info@etika.com.my](mailto:info@etika.com.my).