



Lagi Cover, Lagi Power Campaign Terms & Conditions

1. Overall Campaign

- 1.1. Lagi Cover, Lagi Power Campaign (“Campaign”) is organized by Etiqa General Insurance Berhad (“Company”) and subject to the Terms & Conditions stated herein.
- 1.2. This Campaign starts from the 1st of September 2021 until the 31st of July 2022 (“Campaign Period”).
- 1.3. This Campaign is open to new and existing customers.

2. Eligibility

- 2.1. “Eligible Participants” refer to new or existing customers who submit a complete renewal application for Etiqa Car Insurance coverage during the specified Campaign Period. Subscription and renewal of the Etiqa Car Insurance coverage must be made through one of the following platforms:
 - 2.1.1. Registered Insurance Agent or Agency
 - 2.1.2. Etiqa.com.my
 - 2.1.3. Maybank2U
 - 2.1.4. MYEG
 - 2.1.5. Maybank AFS Branch
 - 2.1.6. Maybank Branch
 - 2.1.7. Any participating third-party bank branch
 - 2.1.8. Enterprise Corporation Division
- 2.2. Applications of Eligible Participants must be approved by 31st of July 2022.
- 2.3. Open to participants with private vehicles for the following insurance policies:
 1. Comprehensive Insurance Plan OR
 2. Third-Party Insurance Plan for Fire and Theft available under the Etiqa Car Insurance plan.



2.4. There is no minimum subscription required for the Etiqa Car Insurance Plan.

3. Winners & Prizes

3.1. “Winner” refers to twelve (12) lucky people selected by the Company to receive the monthly prize in the form of a Perodua Bezza 1.0 AT or the main prize in the form of a BMW 320i Sport (“Prize”).

Prize	Car Model	Quantity
Grand Prize	BMW 320i Sport	1 unit
Monthly Prize	Perodua Bezza 1.0 AT	11 units

3.2. All Prizes include a basic Etiqa Car Insurance coverage and road tax for one (1) year, fully sponsored by the Company.

3.3. Winners will be selected at random using an online platform on a monthly basis throughout the Campaign Period. Winner announcements will be shared on the Company's social media sites starting from the 15th of October 2021.

Eligible Date of Insurance Renewal	Prize	Winner Announcement Date
1 September 2021 - 30 September 2021		15 October 2021
1 October 2021 - 31 October 2021		15 November 2021
1 November 2021 - 30 November 2021		15 December 2021
1 December 2021 - 31 December 2021		17 January 2022
1 January 2022 - 31 January 2022		15 February 2022
1 February 2022 - 28 February 2022		15 March 2022
1 March 2022 - 31 March 2022		15 April 2022



1 April 2022 - 30 April 2022		17 May 2022
1 Mei 2022 - 31 Mei 2022		15 June 2022
1 June 2022 - 30 June 2022		15 July 2022
1 July 2022 - 31 July 2022		15 August 2022
1 August 2021 - 31 July 2022	1x BMW 320i Sport	15 September 2022

- 3.4. Eligible Participants will have an opportunity to be selected as the Monthly Winner within the same month as the renewal of their insurance policy. If the participant does not win the monthly prize, the participant will have a chance to win the Grand Prize which will be announced on the 15th of September 2022.
- 3.5. Winners will be contacted by a representative from the Company via email or a phone call to verify their personal details.
- 3.6. The date of the Prize delivery is based on the process required by various factors including but not limited to logistics, registration, ownership transfer, stock availability and other relevant details.
- 3.7. The Monthly Prize will be transferred at the Perodua branch closest to the Winner's location.
- 3.8. The Grand Prize will be given at the Company's main branch, Dataran Maybank, Bangsar, Kuala Lumpur.
- 3.9. Any cost relating to the collection of the Prize will not be borne by the Company.
- 3.10. Winners are only allowed to win one (1) Prize throughout the Campaign Period.
- 3.11. The Prize will include a full car wrap featuring the Company's brand and Winners are not allowed to sell or transfer the Prize to any party for a period of one (1) year from the date of receiving the Prize.



- 3.12. The Prize given is not intended to be a variation on the terms & conditions stated in the issued certificate, which are subject to the Company's standard processing OR underwriting rules.
- 3.13. Campaign committee members and senior management members of the Company who are directly involved in the campaign are not eligible to receive rewards.
- 3.14. The Company is not responsible for the car won by the Winner after delivery is made. Should there be any issues, the Winner should contact the supplier of the car directly.

4. General Terms & Conditions

- 4.1. By participating in this Campaign, Eligible Participants are deemed to have read, understood and agreed to be bound by the terms and conditions set out herein and agree that each and all decisions made by the Company in relation to this campaign are final.
- 4.2. The Company reserves the right to withdraw, cancel, suspend, extend or terminate this campaign earlier in whole or in part as the Company deems fit. The Company also reserves the right to amend, add, delete, vary or modify any of these terms and conditions from time to time by giving a minimum of twenty one (21) calendar days prior notice. This notice will be posted on the Company's website or through other channels as the Company deems fit. As such, amended particulars shall be deemed to be effective and shall be read and construed as if the amended particulars had been incorporated into and form part of the Terms and Conditions.
- 4.3. The Company will not be responsible and/or liable for any loss, damage or any form of liability incurred by Eligible Participants resulting directly or indirectly from the participation in this campaign or otherwise. In addition, the Company will not be liable for any failure in its obligations under this campaign caused by any event of force majeure, which includes but is not limited to natural disasters, war, riots, sanctions, industrial actions, fires, floods, droughts, storm, or any event beyond the reasonable control of the Company.
- 4.4. By participating in this campaign, Eligible Participants consent for their personal data to be collected, processed and used by the Company or within its group in accordance with



the Company's Privacy Notice which can be viewed at www.etiqa.com.my ("Privacy Notice"). Without prejudice to the terms in the Company's Privacy Notice, eligible participants consent to their personal data or information being collected, processed and used by the Company for:

- a) The purpose of this campaign;

Marketing and promotional activities are conducted in a manner deemed appropriate by the Company in any media including but not limited to any form of advertising, media, publicity material 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 consent from eligible participants. Marketing and promotional activities include but are not limited to the use of and/or related entries, interview materials as well as responses and related photographs. Accordingly, each Eligible Participant agrees to cooperate and participate without further consent and/or consideration, in all reasonable advertising and publicity activities of the Company in connection with this Campaign.

- 4.5. The Company reserves the right in its absolute discretion to disqualify and/or reject any Eligible Participant who does not comply with the terms and conditions stated herein and/or is reasonably suspected of abusing the Campaign and/or its process or operation of this Campaign. Abuse will include fraudulent activities involving acts of deception and/or maneuvering and/or fraud associated with this Campaign.
- 4.6. These terms and conditions shall supersede any provisions or representations contained in any promotional activities advertising this Campaign.
- 4.7. These terms and conditions are governed by the Laws of Malaysia.