

# Coverage with Guaranteed Approval

Get Covered till your Golden Years with just 1 phone call!



**Talk to your Etiqa Life Insurance Agent today!**

Campaign Period: From 29 Oct to 11 Dec 2020

*Note:*

- *Guaranteed Approval applicable for basic plan with insured amounts of up to RM200,000.*
- *Terms and Conditions Apply.*

## Terms and Conditions

- 1.0 Guaranteed Coverage Campaign (“Campaign”) is organised by Etiqa Life Insurance Berhad (“Company”) and shall be governed by the Terms and Conditions stated herein.
- 2.0 The Campaign is from 29 October 2020 to 11 December 2020 (“Campaign Period”).

### 3.0 Campaign Eligibility and Reward

- 3.1 “Eligible Customers” refer to the customers who submit new applications on the Protect 88 basic plan only during the Campaign Period.
- 3.2 The entitlement to the campaign reward (“Reward”) by Eligible Customers is based on the campaign criteria stated in the table below;

| Eligible Product           | Campaign Criteria  | Reward  |
|----------------------------|--|---|
| Protect 88 basic plan only | <ul style="list-style-type: none"><li>All new applications on the basic plan only with proposal date during the Campaign Period.</li><li>Sum insured per life insured capped at RM200,000.</li></ul> | The new application on the basic plan only will be accepted on a guaranteed issuance offer basis, i.e. regardless your answer to the basic plan health question is “Yes” or “No”. |

- 3.3 The Reward is for new applications on the Protect 88 basic plan only with proposal date within the Campaign Period. The Reward is not applicable for new applications of Protect 88 with an attached Golden Care Rider.
- 3.4 The sum insured per life insured is capped at RM200,000, including the sum insured of any existing in-force Protect 88 basic plan covering the life insured.
- 3.5 The Reward provided is not intended as a variation to the terms and conditions of the policies issued, which are subject to the Company’s standard processing or underwriting rules.

### 4.0 General Terms and Conditions

- 4.1 By participating in this Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein and agree that any and all decisions made by the Company in relation to the Campaign shall be final and conclusive.
- 4.2 The Company reserves the rights to withdraw, cancel, suspend, extend or terminate the Campaign earlier in whole or in part as the Company may deem fit. The Company also reserves the right to vary, supplement, delete, amend or modify any of these Terms and Conditions from time to time by giving minimum of twenty one (21) calendar days prior notice thereof and the notice shall be posted at the Company’s website or through any other channel(s) that the Company may deem as appropriate and thereupon such amended details shall be deemed to become effective and shall be read and construed as if such amended details have been incorporated into and formed part of the Terms and Conditions.

- 4.3 The Company shall not be responsible and/or liable for any loss or damage or any form of liability of whatsoever nature suffered by the Eligible Customers resulting directly or indirectly from the Eligible Customers' participation in the Campaign or otherwise. Furthermore, the Company shall not be liable for any default of its obligation under the Campaign due to any force majeure event, including but not limited to act of God, war, riot, lockout, industrial action, fire, flood, draught, storm, or any event beyond the reasonable control by the Company.
- 4.4 By participating in this Campaign, the Eligible Customers agree and consent to allow their personal data to be collected, processed and used by the Company in accordance with the Company's Privacy Notice which may be viewed on [www.etiqa.com.my](http://www.etiqa.com.my) ("Privacy Notice"). In addition, and without prejudice to the terms in the Company's Privacy Notice, the Eligible Customers agree and consent to their personal data or information being collected, processed and used by the Company for:
- a. the purposes of the Campaign;
  - b. marketing and promotional activities conducted in such manner that the Company deems fit in any media including but not limited to any forms of advertising or publicity media or materials such as audio and/or visual recordings published through newspapers, television networks, radio station or online and digital media and on the Internet, without further express consent from the Eligible Customers. Marketing and promotion activities include without limitation the use and/or in connection to the entries, interviews material as well as responses and related photographs. In this regard, each Eligible Customer agrees to co-operate and participate without further express consent and/or consideration, in all reasonable advertising and publicity activities of the Company in relation to this Campaign.
- 4.5 The Company may at its sole discretion disqualify and/or reject any Eligible Customers who do not comply with the Terms and Conditions stated herein and/or who are found or are reasonably suspected of tampering with the Campaign and/or its process or the operation of this Campaign. Tampering shall include fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to this Campaign.
- 4.6 The Terms and Conditions shall prevail over any provisions or representatives contained in any promotional activities advertising the Campaign.
- 4.7 These Terms and Conditions shall be governed by the Laws of Malaysia.