



MSIG Staff Dare to Adventure-You Ready? Campaign Terms & Conditions.

Last updated 01 August 2025.

CAMPAIGN PERIOD

MSIG Insurance (Malaysia) Bhd Registration No. 197901002705 (46983-W) ("MSIG") presents the MSIG Staff Dare to Adventure-You Ready? Campaign ("Campaign") that commences on 07 June 2025 and ends on 30 September 2025, both dates inclusive ("Campaign Period"), unless otherwise notified.

Terms & Conditions

The following sets out the terms and conditions applicable to the Campaign ("T&Cs"): -

ELIGIBILITY

1. The Campaign, which is organized by MSIG, is open to MSIG's Staff in Malaysia and their Dependents who have purchased (which shall be referred to as "**Policyholders**") the following insurance products (which shall be referred to as "**Insurance Plan**"), which is underwritten by MSIG via MSIG's website at <https://takeiteasy.msig.com.my/msig-staff/> ("**MSIG's Website**") during the Campaign Period:
 - **MSIG TravelRight Plus Insurance (Single Trip or Annual Cover)**
 - **MSIG TravelRight Domestic (Inbound) Insurance**
2. Policyholders who have committed or are suspected of committing any fraudulent, unlawful, or wrongful acts in relation to the Insurance Plan or have been declared bankrupt or are subject to any bankruptcy proceedings at any time prior to or during the Campaign Period shall **NOT** be eligible to participate in the Campaign.
3. Policyholders who have committed or determined by MSIG to be potentially committing any of the wrongful acts stipulated herein shall be immediately disqualified from participating in the Campaign.
4. MSIG reserves the right to decline any Policyholders' eligibility for the Campaign for any reason whatsoever that MSIG may in its sole and absolute discretion deem fit.

MECHANICS

Quiz Contest to Win Up to RM40 Touch 'n Go e-Wallet Credit ("e-Wallet Credit**")**

5. Policyholders who spend in the amounts provided below via MSIG's Website during the Campaign Period and have successfully participated and answered the quiz correctly via the quiz link provided shall be entitled to receive e-Wallet Credit which will be directly credited into the Touch 'n Go e-Wallet ("**TNG e-Wallet**") associated with the mobile phone number provided to MSIG during the quiz contest participation. The quiz link can be found on MSIG's Website at Thank You Page and attached with the policy email after policyholders have purchased an eligible Insurance Plan.

Eligible Insurance Plan	Amount Spent <i>Gross Premium After Rebate, Excluding Service Tax & Stamp Duty</i>	Value of the e-Wallet Credit
MSIG TravelRight Plus Insurance (Single Trip) MSIG TravelRight Domestic (Inbound) Insurance	Below RM200	RM10
	RM200 & above	RM20
MSIG TravelRight Plus Insurance (Annual Cover)	RM150 & above	RM40

6. Quiz participants (“Participants”) are required to answer the quiz correctly to be deemed as winners (“Winners”).
7. One entry per policy purchased during the Campaign Period. Policyholders who purchased more than 1 policy during the Campaign Period may join the quiz contest multiple times.
8. Participants are responsible for providing accurate and full details as required upon submitting the quiz form.
9. Winners will be notified monthly that they have won and that the rewards will be disbursed to them shortly.
10. MSIG shall not be held responsible if MSIG is unable to contact the Participants with the information provided by the Participants in the quiz form. If Winners did not receive the e-Wallet Credit due to inaccurate contact details, or did not have a valid TNG e-Wallet, or are non-contactable, MSIG reserves the right to forfeit the e-Wallet Credit.
11. Disbursement of e-Wallet Credit will be arranged monthly.
12. Policyholders shall download, sign and email scan all required signed standard documents for insurance which includes the application form, nomination form and customer fact finding form to MSIG. All applications for the Insurance Plan shall be subject to MSIG’s approval and terms and conditions as may be imposed by MSIG in MSIG’s sole and absolute discretion. In order to be eligible for the Campaign, Policyholders’ application for the Insurance Plan and payment of insurance premium must be accepted by MSIG during the Campaign Period.
13. The premium paid for the Insurance Plan under this Campaign is not refundable and not exchangeable for up-front cash, credit, and cheque or benefit-in-kind.
14. Policyholders are liable and shall personally bear all applicable taxes, government fees or any other charges that may be levied against them under the applicable laws, if any, in relation to their participation in the Campaign.

GENERAL

11. By participating in the Campaign, the Policyholders: -
 - (a) agree that they have read, understood, and agree to be bound by the T&Cs of the Campaign and any other relevant terms and conditions that MSIG may impose from time to time.
 - (b) agree to access MSIG’s Website at <https://takeiteasy.msigg.com.my/msig-staff/> at regular time intervals to view and to be kept up-to-date on any changes or variations to the details of the Insurance Plan; and

- (c) agree that MSIG's decision on all matters relating to the Campaign shall be final, conclusive, and binding on all Policyholders and no further correspondence and/or appeal to dispute such decision will be entertained.
12. MSIG reserves the right to add, delete, suspend, or vary the T&Cs contained herein and/or details of the Insurance Plan, wholly or in part at its absolute discretion by way of posting on MSIG's Website, or in any manner deemed suitable by MSIG in order to give prior notice to the Policyholders of such additions, deletions or amendments.
13. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Policyholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
14. This document is not intended to be an invitation or offer for subscription of Insurance Plan, nor does it amount to solicitation by MSIG for subscription of Insurance Plan by anyone. Policyholders are advised to read and understand the contents of the product brochure / policy contract before signing up for the relevant insurance products.
15. The T&Cs herein are to be read together with the terms and conditions governing MSIG's Insurance Plan as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
16. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final terms, and conditions on MSIG's Website shall prevail.