



MSIG Online Critical Illness Insurance Campaign Terms & Conditions.

PROMOTION PERIOD

MSIG Insurance (Malaysia) Bhd 197901002705 (46983-W) (“MSIG”) presents the MSIG Critical Illness Insurance Campaign (“Campaign”) that commenced on 2nd September 2021 and extended to 1st November 2021 (from 1st October 2021), 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 all Malaysians, Permanent Residents, Work Permit / Employment Pass Holders or otherwise legally employed persons in Malaysia and their Dependants and who have purchased (which shall be referred to as “Policyholders”) the following insurance product (which shall be referred to as “Insurance Plan”), which is underwritten by MSIG online via MSIG’s website at <https://takeiteasy.msig.com.my/msionline> (“MSIG’s Website”) during the Campaign Period:
 - a) MSIG EZ Critical Care Insurance; and/or
 - b) MSIG EZ Cancer Care 365 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

5. Policyholders who spend in the amounts provided below via MSIG’s Website during the Campaign Period shall be entitled to receive Touch N’ Go eWallet credit in the form of Touch N’ Go eWallet Reload PIN (“TNG eWallet Reload PIN”) worth RM10 in value, which will be issued in the form of a PIN code for the purchase of one (1) of the Insurance Plan (exclusive of service tax and stamp duty, if applicable).

Insurance Premium Paid* *Gross Premium After Rebate, Excluding Service Tax & Stamp Duty	Entitlement
Below RM200	RM 10 (1 x RM 10 TNG eWallet Reload PIN)
RM 200 - RM499	RM 20 (2 x RM 10 TNG eWallet Reload PIN)
RM 500 and above	RM 30 (3 x RM 10 TNG eWallet Reload PIN)

6. TNG eWallet Reload PINs are limited in quantity and are subject to stock availability.
7. Policyholders may purchase either one or both Insurance Plan during the Campaign Period.
8. Policyholders will receive the TNG eWallet Reload PIN together with the e-Insurance Certificate and e-Policy Wording upon a successful transaction via his / her email address that has been provided during the purchase process.
9. Policyholders are responsible to provide accurate and full contact details as required in the purchase process. MSIG shall not be held responsible if MSIG is unable to contact the Policyholders with the information provided by the Policyholders in the purchase e-form. In the event that Policyholders did not receive the TNG eWallet Reload PIN due to inaccurate contact information or non-contactable through adequate means possible and reasonable best efforts, MSIG reserves the right to forfeit the TNG eWallet Reload PIN.
10. TNG eWallet Reload PIN is only valid for redemption for use with the Touch N' Go Mobile Application. The TNG eWallet Reload PIN is valid before the expiry date as stated in the container e-mail. The use of the TNG eWallet Reload PIN will also be subjected to such terms and conditions imposed by TNG DIGITAL SDN BHD. 201701042478 (1256651-M) ("TNGD"). MSIG makes no representation or warranty for services provided by TNGD and that any complaints or disputes concerning the TNG eWallet Reload PIN under this Campaign shall be settled between the Policyholders and TNGD without any recourse to MSIG.
11. The TNG eWallet Reload PIN is not exchangeable for cash and is non-refundable.
12. Policyholders shall download, sign and email scan all required signed standard documents for insurance which includes the application form, nomination form (if applicable) 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 relevant 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

15. 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.msig.com.my/MSIGOnline/> at regular time intervals to view and to ensure 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.

16. 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.
17. 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.
18. 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.
19. 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.
20. 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.