



## Tokio Marine Explorer Campaign

### Complimentary MasterCard® Flight Delay Pass

#### Terms and Conditions

1. Tokio Marine Explorer Campaign ("Campaign") offers complimentary MasterCard® Flight Delay Pass to eligible policyholders who purchase Tokio Marine Explorer policy for their trips.
2. The Campaign runs from **10 July to 30 September 2025**; both dates are inclusive. ("Campaign Period").
3. Campaign Eligibility Criteria:
  - Customers who purchase Tokio Marine Explorer policy via TokioNow Online Direct during the Campaign Period, applicable to both Individual and Family plans.

Note: TokioNow customers who are tagged under agent or corporate worksite account are not entitled for the Campaign.

- Open to all customers within age eligibility as per the policy wording.
- Open to all customers who travel to Area 1, Area 2 and Area 3.
- The Mastercard® Flight Delay Pass will be distributed to each insured person covered by the Tokio Marine Explorer policy that eligible for the Campaign benefits.

Product	Plans	Campaign benefits
Tokio Marine Explorer	P100 & P325	1 pass per Insured Person
Tokio Marine Annual Explorer	P100 & P325	3 passes per Insured Person

4. The complimentary coverage under the MasterCard® Flight Delay Pass will subject to terms and conditions of the MasterCard® Flight Delay Pass program.

Learn More at [Mastercard | Flight Delay Pass](#)

5. Acceptance of coverage is subject to Tokio Marine Insurans (Malaysia) Berhad ("TMIM") underwriting rules and policy terms.
6. TMIM reserve the right to vary, delete or add any of these general terms and conditions with fourteen (14) days prior notice.
7. TMIM's decision on matters relating to the campaign including the eligibility of the Policyholder, approval and/or rejection shall be final and no appeal, dispute or correspondence will be entertained.
8. TMIM only be liable for any loss or damaged suffered or incurred as a direct result of TMIM's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not TMIM has been advised of the possibility of such loss or damage.
9. Any cancellation or endorsement(s) transacted during the Campaign Period shall automatically be disqualified from participating in this Campaign.
10. By participating in this campaign, the eligible participants agrees to be bound by these general terms and conditions and the decisions of TMIM.

#### Tokio Marine Insurans (Malaysia) Berhad

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