



Protect & Win Campaign

Terms and Conditions

1. **Protect and Win Campaign** runs from **1 September – 31 December 2026**; both dates inclusive (Campaign Period).
2. This campaign offers lucky draw entry to policyholders of Tokio Marine AutoPro, Tokio Marine SecureHome, Tokio Marine PremierUltra PA & Tokio Marine Explorer (Annual Trip/Single Trip).
3. This campaign is open to all distribution channels except Franchise Dealers and applicable to : Policyholders who sign up for full annual premium policy, and the policy being issued within the Campaign Period. Acceptance of coverage is subject to Tokio Marine Insurans (Malaysia) Berhad (TMIM) underwriting rules and policy terms.

Customers Who Purchase	Lucky Draw Entry
Tokio Marine Explorer (Single Trip)	1
Tokio Marine AutoPro Tokio Marine SecureHome Tokio Marine PremierUltra PA Tokio Marine Explorer (Annual)	2

4. Lucky Draw

a.

Period	Lucky Draw Entry
1 September to 31 December 2026	1st prize: 3 x Gold Coin 2nd prize: 3 x Macbook Neo 3rd prize: 5 x Dining Vouchers

- b. The prize may be subject to change without prior announcement.
- c. The prize cannot be exchanged or sold for cash, non-refundable and non-transferable.

- d. Winners will be notified via email/telephone call within 90 days after the campaign ends.
- e. Prizes must be claimed within 60 days after the mail/call notification.
- f. Prizes must be claimed in person unless the TMIM prescribes other mode of collection. If TMIM elects to post the Prize to a Contest Winner, TMIM shall not be responsible for damage or loss to the Prizes in whatsoever manner. In special circumstances, and subject to TMIM approval, Winner may nominate a designated representative to collect the Prize. The representative will be required to present written authorization letter from the Winner and photocopy of identification card for both the Winner and the representative.
- g. TMIM reserves the right to substitute any of the Prizes with alternative Prizes of similar value, at any time without prior notice.
- h. The Winner is responsible for any and all taxes payable as a result of a Prize being awarded or received (if applicable).
- i. The eligible Participants and/or Winners are fully responsible for any injuries, damages or claims as a result of or arising from their participation in the Contest, usage of their Prize and/or collection of their Prize. All costs and expenses to participate in this Contest and/or to redeem the Prize are the sole responsibility of the eligible Participants and Winners.
- j. TMIM reserve the right to vary, delete or add any of these general terms and conditions with fourteen (14) days prior notice. 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.

Tokio Marine
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5. TMIM reserve the right to vary, delete or add any of these general terms and conditions with fourteen (14) days prior notice.
6. TMIM will 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.
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. Any cancellation or endorsement(s) transacted during the Campaign Period shall automatically be disqualified from participating in this Campaign.
9. By participating in this campaign, the eligible participants agree to be bound by these general terms and conditions and the decisions of TMIM.

Facebook Giveaway

1. **Protect and Win Campaign** runs from **1 September – 31 December 2026**; both dates inclusive (Campaign Period).
2. This Facebook Giveaway offers giveaway entry to Tokio Marine Malaysia Facebook followers and winners will be selected randomly.
3. Each winner stands a chance to win one (1) of the following prizes:

RM20 x 15 TnG eWallet Credit
4. TMIM's decision on matters relating to the campaign including the eligibility of the giveaway, approval and/or rejection shall be final and no appeal, dispute or correspondence will be entertained.
5. TnG eWallet credit will be credited to the registered TnG eWallet number within 90 days after the campaign ends. Ensure your mobile number is valid and linked to your TnG eWallet.