

# Travel & Win Campaign

## Terms and Conditions

1. **Travel & Win Campaign** runs from **15 January to 16 March 2026**; both dates inclusive (Campaign Period).
2. This campaign offers lucky draw entry to customers of Tokio Marine Explorer Single Trip and Tokio Marine Annual Plan.
3. This campaign is open to all distribution channel and applicable to :
  - a. Any individual who sign up for Tokio Marine Explorer (Single Trip/Annual Trip), 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 term.

Plan	Chance of Draw
Domestic	1
Basic	1
Essential	2
Deluxe	2

4. **Lucky Draw**
  - a. Each winner stands a chance to receive a prize of either one (1) gift certificate or one (1) TnG eWallet credit.
  - 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. 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.
- f. Prizes must be claimed within 60 days after the mail/call notification.
- g. 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.
- h. TMIM reserves the right to substitute any of the Prizes with alternative Prizes of similar value, at any time without prior notice.
- i. The Winner is responsible for any and all taxes payable as a result of a Prize being awarded or received (if applicable).
- j. 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.

**Tokio Marine  
Insurans (Malaysia) Berhad**

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- k. 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.
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.