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Great Eastern General Insurance (Malaysia) Berhad (198301007025) (102249-P)

Member of PIDM

The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Great Eastern General Insurance (Malaysia) Berhad or PIDM (visit www.pidm.gov.my). | Member of PIDM

Great Eastern General Insurance (Malaysia) Berhad (198301007025) (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

Campaign Eligibility

The "Keep Your World Protected, Inside and Out Campaign" ("Campaign") is organised by Great Eastern General (Malaysia) Berhad ("GEGM") and shall run from 1 September 2025 to 31 January 2026, inclusive of both dates, unless as stated otherwise ("Campaign Period").

Eligible Applicants

This Campaign is open to all insurance applicants who meet conditions as set out (hereinafter be collectively referred to as "Eligible Applicant(s)"). Notwithstanding the foregoing, the following person(s) shall not be eligible to participate in this Campaign:

- Individuals who are financially insolvent or who have been adjudicated bankrupt;
- Any other persons as determined by Great Eastern General Insurance (Malaysia) Berhad ("GEGM") to be excluded according to its internal policy(ies).

Eligible Products

- GREAT Shield Active
- GREAT Home 360

Eligibility Criteria

To be entitled for the Rewards specified below ("Rewards"), the Eligible Applicant(s) must meet the eligible criteria specified in the table below:

No	Eligible Products	Eligible Criteria	Rewards
1	GREAT Shield Active	New purchase of any GREAT Shield Active plan, with (a) application made, and (b) premium paid within the Campaign Period.	 Insured Person's Age Next Birthday 40 & below: Enjoy a 30% discount on first-year premium. Insured Person's Age Next Birthday 41–50: Enjoy a 20% discount on first-year premium.
2	GREAT Home 360	 New purchase of any GREAT Home 360 plan, with (a) application made, and (b) premium paid within the Campaign Period. The applicant must present Campaign Code GE117 at the point of purchase to be eligible for the Reward. 	Enjoy a 20% discount on first-year premium

Campaign Terms and Conditions

- 1. To be eligible for this Campaign, the application to purchase the Eligible Product must be submitted and received by GEGM, and premium paid, within the Campaign Period and issued on or before 31 January 2026.
- 2. This Campaign cannot be combined with or applied alongside any other ongoing promotional campaigns offered by GEGM.
- 3. New Policies Only: Discounts apply only to new policies purchased during the Campaign Period.
 - The Rewards apply only to the first-year premium.
 - From the second policy year onwards, premiums will be charged at the full standard rate as stated in the policy schedule, subject to any applicable underwriting or pricing adjustments.
- 4. **Campaign Code Requirement:** For **GREAT Home 360**, Campaign Code **GE117** must be presented at the time of application to qualify for the Reward.
- 5. Non-Transferable: The Rewards are non-transferable and cannot be exchanged for cash or other benefits.
- 6. **Policy Cancellation or Endorsement**: In the event of policy cancellation within the first policy year, the refund of premium (if any) will be calculated based on the discounted premium paid and based on the terms outlined in the policy contract. Mid-term policy endorsements during the policy period are not permitted during the first policy year under this Campaign.
- 7. **Campaign Termination or Extension**: Great Eastern reserves the right to terminate or extend the Campaign Period at its discretion.

- 8. **Policy Issuance**: All applications are subject to underwriting and the standard terms and conditions of the respective products.
- 9. **Fulfilment of Conditions**: GEGM may decline fulfilment of the Rewards if any of the Campaign terms and conditions are not complied with.
- 10. **Marketing Collateral:** All promotional materials are for illustration purposes only. Actual benefits and coverage are subject to the policy contract.

General Terms and Conditions

- 1. **Acceptance of Terms:** By participating in this Campaign, each Eligible Applicant confirms that they have read, understood, and agreed to be bound by all the terms and conditions set forth herein, including any amendments thereto as may be made from time to time.
- 2. **Finality of Decisions:** All decisions made by GEGM in relation to this Campaign shall be final, conclusive, and binding. No correspondence, appeal, or dispute regarding such decisions will be entertained.
- 3. **Right to Modify Campaign Details:** GEGM reserves the right, at its sole discretion, to change, amend, or revise the Campaign Period and/or the Campaign mechanics, including but not limited to the eligibility criteria, rewards, and campaign codes, without prior notice. Any such changes shall be effective immediately upon posting on GEGM's official communication channels or as otherwise communicated. Eligible Applicants shall not be entitled to any compensation or claims arising from such changes.
- 4. **Cancellation, Suspension, or Extension:** Any cancellation, suspension, or extension of the Campaign Period shall not entitle the Eligible Applicants to any form of compensation or claim against GEGM for any losses, damages, costs, or expenses incurred, whether directly or indirectly, arising from such cancellation, suspension, or extension, particularly where such events are attributable to the Eligible Applicant's own actions.
- 5. **Limitation of Liability:** GEGM shall not be liable for any loss or damage (including but not limited to loss of income, profits, goodwill, or indirect, incidental, consequential, exemplary, punitive, or special damages) suffered or incurred by any party, whether directly or indirectly, in connection with or arising from this Campaign.
- 6. **Governing Law and Jurisdiction:** These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia. Any dispute arising out of or in connection with this Campaign shall be subject to the exclusive jurisdiction of the courts of Malaysia.

Disclaimer

This document is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet of the Eligible Products for important features and benefits of the plan before purchasing the plan. You should satisfy yourself that the plan(s) will best serve your needs and the premium payable under the Policy is an amount that you can afford. For further information, reference shall be made to the terms and conditions specified in the Policy Contract. Great Eastern General Insurance (Malaysia) Berhad (198301007025) (102249-P) is licensed under the Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For more information, please contact our Customer Service Careline at 1300-1300-88.