

Complimentary Travel Insurance Campaign – Terms and Conditions

1. The Complimentary Travel Insurance Campaign (“Campaign”) is organised by Great Eastern Life Assurance (Malaysia) Berhad (“Great Eastern Life” or “the Company”).
2. Campaign Period: 1 March 2023 to 31 May 2023, both dates inclusive.
3. Campaign Eligibility:
 - a. The Campaign is open to all Great Eastern Life policyholders who purchase any new policy during the Campaign Period.
 - b. The proposal for insurance must be submitted during the Campaign Period and the policy must be in force by 30 June 2023.
 - c. This Campaign shall be limited to the first 50,000 policyholders that fulfil the Campaign terms and conditions on a “first in force first get” basis. In respect of policies which are in force on the same day, eligibility for the Campaign Reward will be based on the order of the proposal submission as per the Company’s records. Once the limit has been reached, any subsequent policy will not be entitled to the Campaign Reward even if the policy fulfils the Campaign terms and conditions.
4. Campaign Reward:
 - a. The policyholder will be entitled to the Campaign Reward which is a complimentary one-time travel insurance coverage (maximum of 7 days), with the following benefits:

Benefits	Accidental Death	Medical Expenses due to Bodily Injury or Illness*	Baggage Delay* (RM 200 for every 6 hours)	Loss of Travel Documents & Personal Money*	Trip Cancellation*
Sum Insured	RM100,000	RM5,000	RM800	RM8,000	RM20,000

Terms and conditions apply.

** Baggage delay is on allowance basis and other benefits are on reimbursement basis, up to the respective Sum Insured indicated.*

- b. Notwithstanding the number of eligible policies purchased by a policyholder, each policyholder is subject to a maximum of one (1) Campaign Reward only. If the policyholder purchases multiple policies within the Campaign Period, the Campaign Reward will be based on the first eligible policy purchased and in force during the Campaign Period.
- c. The Campaign Reward for eligible policies will be valid for a one-time (1) period of a maximum seven (7) days only between 17 April 2023 and 31 December 2023, for the following list of destinations only: Australia, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Myanmar, New Zealand, Pakistan, Philippines, Sri Lanka, Singapore, South Korea, Thailand, Taiwan and Vietnam.
- d. The policyholder must be between the age of 18 years old to 80 years old, and a Malaysian citizen or a Permanent Resident of Malaysia, or a foreigner legally residing in Malaysia, to be entitled to the Campaign Reward.
- e. The policyholder must provide a valid email address during the proposal form submission and received by the Company by the policy’s in force date, in order to be eligible for the Campaign Reward.
- f. For all eligible policies, the Campaign Reward will be available for activation from 17 April 2023 onwards until 24 December 2023. The policyholder will be notified via email on the complimentary travel insurance coverage activation process.

- g. The policyholder will be allowed to activate the complimentary travel insurance coverage within the activation periods indicated below:

Great Eastern Life Policy In Force Period	Activation Period
1 March 2023 to 31 March 2023	17 April 2023 to 24 December 2023
1 April 2023 to 30 April 2023	15 May 2023 to 24 December 2023
1 May 2023 to 31 May 2023	19 June 2023 to 24 December 2023
1 June 2023 to 30 June 2023	17 July 2023 to 24 December 2023

Note:

- i. The last day for all policyholders mentioned above to activate their coverage is on 24 December 2023.
 - ii. Activation must be performed at least fourteen (14) days before the commencement of the trip to be entitled to the Trip Cancellation benefit.
- h. The Campaign Reward will be forfeited if no email address is provided as per clause 4(e) above, an unsuccessful email is sent due to invalid email address provided by the policyholder, invalid email status, or any other reason that causes the activation email to be unsuccessfully sent.
- i. The Company may decline the fulfillment of the Campaign Reward if any of the Campaign terms and conditions are not fulfilled.
- j. The Campaign Reward is not transferrable and/or reimbursable in any other form. The Company retains the right to substitute the Campaign Reward with another item of similar value.
- k. The Company reserves the right at its absolute discretion to terminate, suspend, or cancel, or extend the Campaign without any prior notice. For avoidance of doubt, any termination, suspension, cancellation, or extension of the Campaign by the Company and any loss or damage suffered or incurred by the Campaign Reward recipient as a direct or indirect result of the act shall not entitle the said recipient to any claim or compensation against the Company.
5. By participating in this Campaign, policyholders are taken to have read, understood, and be bound by these terms and conditions, and accept that all decisions made by the Company are final and binding. The Company reserves the right at its sole and absolute discretion to change, amend, add, or delete any of these terms and conditions at any time, which may be communicated through modes of communication deemed suitable by the Company, without prior notice to policyholders and the policyholders agree to be bound by such changes.
6. These terms and conditions shall be governed by and construed in accordance with the laws of Malaysia.

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