



## Kaki Travel Confessions Terms & Conditions

### Terms and Conditions

Kaki Travel Confessions (“Contest”) is organised by Generali Insurance Malaysia Berhad (“Generali Malaysia”) and shall be subjected to the terms and conditions herein (“Terms and Conditions”). By participating in this Contest, you are deemed to have read, understood and agreed to be bound by the Terms and Conditions stated herein.

#### 1. Eligibility

- a. This Contest is open to all individuals residing in Malaysia, except Generali Malaysia’s affiliates, employees of Generali Group of companies and their associates or subsidiaries, intermediaries, agents, or anyone connected or involved in the administration of this Contest (“Participants”).
- b. Participants must have a valid email address and mobile number for notification and prize delivery.

#### 2. Contest Period:

- a. This Contest shall commence from 4 December 2025 until 24 December 2025, both dates inclusive unless notified otherwise (“Contest Period”).
- b. Entries received before and/or after the Contest Period will not be considered.

#### 3. Contest Mechanism

Participants will be eligible to participate in this Contest if the following criteria are fulfilled:

- a. Visit the Contest page at <https://direct.generali.com.my/all-mapped-out/travel-articles/kaki-travel-confessions-contest> (“Contest Page”) to participate in the contest.
- b. Create the most original and quirkiest travel memory within 30 words or less (“Submission”).
- c. Submit their entries and required personal details on the Contest Page within the Contest Period.

#### 4. Selection & Prizes

- a. A total of 30 Submissions as voted by the Contest’s selected panel of judges will be announced as the winners (each a “Winner”).
- b. The selection process is completely unbiased. The decision is based on predetermined criteria.
- c. Each Winner can only win one (1) prize, Inside Scoop eGift worth RM50, during this Contest Period.
- d. Generali Malaysia’s decision on the list of winners (“Winners’ List”) is final and binding. No further objection, feedback, correspondence, or appeal will be entertained.

#### 5. Winner Announcement

- a. The Winners’ List will be announced on the Contest Page in the following month after the Contest period ends.
- b. All winners shall receive an email from mail@generali.com.my (“Notification Email”) containing RM50 Inside Scoop eGift.
- c. All expired prizes will be considered unclaimed, and Generali will have no liability to the winner.



- d. Winners may refer to [Inside Scoop's eGift FAQs](#) for more information on the Terms of Use.

## **6. Data Privacy Notice**

- a. All information, including personal data submitted to Generali Malaysia for the purpose of this Contest will only be used for the purposes set out in accordance with these Terms and Conditions, the Personal Data Protection Act 2010 ("PDPA 2010") and Generali Malaysia's Privacy Notice, which is available <https://www.generali.com.my/data-privacy-notice>
- b. By participating in this Contest, you hereby agree and consent that Generali Malaysia is entitled to collect, process and use the personal data submitted for the purpose of the Contest, including publishing the Participant's personal data (e.g. name and email address) for publicity, promotional and advertising purposes of the Contest only, without the need for prior notification to the Participants.
- c. Generali Malaysia makes it a priority to keep secure the personal data of individuals, and the said personal data in relation to the participation of this Contest will be processed in accordance with PDPA 2010.

## **7. General Terms and Conditions**

- a. Generali Malaysia reserves the right to terminate, suspend, end, extend or amend the Contest, without notice, and for any reason, including, without limitation, if Generali Malaysia determines that the Contest cannot be conducted as planned.
- b. Generali Malaysia reserves the right to exclude and/or disqualify any participant and/or submissions it deems inappropriate or non-compliant or suspected of tampering with the Contest submission, without prior notice or reason given.
- c. Generali Malaysia shall not be liable for:
  - i. any loss, damage or injury (including death) in any manner whatsoever suffered or sustained by the Participants and/ or any person in connection with this Contest (including but not limited to direct, indirect or consequential losses, loss of profit, income or goodwill), the use of any prize or any act or omission (whether negligent or not) of Generali Malaysia or its affiliates;
  - ii. any disruption, network congestion, malicious virus attack, unauthorised data hacking, data corruption, bug, tampering or unauthorized intervention, technical failure or other cause beyond Generali Malaysia's control that corrupt the administration, security, fairness, integrity or proper play of the Contest; and/ or
  - iii. any condition caused by events beyond the control of Generali Malaysia that may cause the Contest to be disrupted or corrupted.
- d. Where applicable, all costs, fees and/or expenses incurred or to be incurred by the winners in relation to the Contest and/or to claim the prizes, which shall include but not limited to the costs for transportation, postage/courier, personal costs and/or any other costs, are the sole responsibility of the winners.
- e. For the avoidance of doubt, the prizes are provided by Generali Malaysia's suppliers. The winners hereby acknowledge and agree that Generali Malaysia excludes all warranty and/or liability in connection with the awarded prizes.
- f. Any enquiries and feedback directly and solely in relation to the prizes must be referred to producer or manufacturer (wherever applicable). Generali Malaysia shall not be bound to deal



with any enquiries and complaints in respect of the prizes and shall bear no responsibility for resolving such disputes or for the dispute itself.

- g. This Terms and Conditions shall prevail in the event of any inconsistency, conflict, ambiguity, or discrepancy arising out of the promotional content ("Facebook Posts/Ads") for the Contest.
- h. The Terms and Conditions stated herein shall be governed by and construed under the laws of Malaysia.
- i. This Contest is a sales promotion initiative and is independent of any insurance contract. Participation in the Contest does not form part of the terms and conditions of any insurance policy and does not affect the premium, coverage, underwriting decision, or benefits of any insurance product purchased.

Any enquiries regarding the Contest should be directed to [customer.service.gi@generali.com.my](mailto:customer.service.gi@generali.com.my). For any other matters please reach out to Generali Malaysia Customer Service for further assistance.

This Contest is organised by:

**Generali Insurance Malaysia Berhad**

Level 1, Menara Generali,  
27, Jalan Sultan Ismail,  
50250 Kuala Lumpur, Malaysia.

**Email:** [customer.service.gi@generali.com.my](mailto:customer.service.gi@generali.com.my)

**Phone:** 1300-88-2121 or +603-3007 2121. Monday to Friday: 8:45 AM to 5:00 PM (excluding public holidays)