



ZenProtect Launch Reward Campaign Terms & Conditions

By participating in this ZenProtect Launch Reward Campaign ("Campaign") organised by Generali Insurance Malaysia Berhad (Company No.: 197501002042/23820-W) (herein referred to as "GENERALI"), you are deemed to have read, understood and agreed to be bound by the terms and conditions (herein referred to as "Terms and Conditions") stated herein.

Campaign Period

The Campaign shall commence from 21st Sep 2026 (starting at 00:00 hour) to 31st December 2026 (ending at 23:59 hour) ("Campaign Period").

Eligibility

1. The Campaign is open to all individuals residing in Malaysia (herein referred to as "Participants"), including Generali employees.
2. Participants must be aged eighteen (18) years and above at the date of entry.
3. All Participants will be eligible to participate in the Campaign if the following criteria are fulfilled:
 - a. Purchase a PA ZenProtect policy via Generali official estore ("Online Channel") through <https://online.generali.com.my/products/personal-accident-insurance/get-quote>
 - a. Complete the purchase within the Campaign Period.
 - b. Submit the redemption form at <https://online.generali.com.my/zenprotect-launch-reward-campaign#form> with required details such as full name, email address, mobile number and policy number within the Campaign Period.
4. GENERALI reserves the right to disqualify any Participant or submission deemed non-compliant to these Terms and Conditions, invalid, or fraudulent, at its sole discretion. Such decision shall be final, and the Participant will be deemed disqualified from the Campaign.
5. The Campaign reward is offered as part of a promotional initiative and is not intended to influence or form the basis of any purchasing decision. Participants are advised to assess the suitability of the insurance policy based on their individual insurance needs and financial circumstances.

Winner Selection

1. The first 900 eligible Participants who have fulfilled the criteria and successfully submitted their details will be deemed the winners ("Winners").
2. Each policyholder is entitled to one (1) reward per policy only.
3. The rewards are neither transferable, nor exchangeable for credit, cash, or any kind, whether in part or in full.
4. Reward availability is strictly limited to the first 900 eligible Participants on a first-come, first-served basis, as determined by GENERALI's internal records. GENERALI shall not be responsible for any unsuccessful attempts to participate once the reward quota has been fully utilised.

Winner Announcement

1. All Winners will be contacted through the email address used when purchasing the policy.
2. Participants must ensure that the email address provided is active and correct.
3. Any notice sent shall be deemed as received.



The Prizes

1. Eligible Participants who successfully purchase a Gen PA ZenProtect policy during the Campaign Period and fulfil all eligibility criteria set out in these Terms and Conditions shall receive a RM10 Touch 'n Go eWallet Credit ("Prize").
2. The Prize shall be credited directly to the Winner's registered Touch 'n Go eWallet account upon successful validation by GENERALI.
3. Participants are responsible for ensuring that the mobile number provided for Touch 'n Go eWallet crediting is accurate and valid.
4. GENERALI reserves the right to substitute the Prize with a Prize of similar value at any time without prior notice.
5. The Prize are not transferable, exchangeable, or redeemable for cash.
6. This Campaign is in no way sponsored or endorsed by all brands related to the prizes.
7. The Prize will be credited to the winner's registered Touch 'n Go eWallet mobile number within 14-20 business days upon successful submission of the redemption form.
8. GENERALI shall not be responsible for any failed, delayed, or unsuccessful crediting of the Prize arising from inaccurate, incomplete, or invalid information provided by the Participant.
9. GENERALI reserves the right to withhold, cancel, or recover any Prize if it determines that a Participant has breached these Terms and Conditions or provided false, inaccurate, or misleading information.
10. In the event that a policy purchased under this Campaign is cancelled, terminated, voided, lapsed, or refunded for any reason, GENERALI reserves the right to deduct the value of any Prize awarded under this Campaign from the refund amount payable to the Participant. Any refund shall be calculated in accordance with the applicable policy terms and conditions on a pro-rated basis, less the value of the Prize already awarded.

Use of Personal Data

1. All personal data provided by the participants to GENERALI for the purpose of this Campaign, shall be deemed to have been given with consent by the Participants.
2. GENERALI may collect, use, store, disclose or share your personal data and other confidential information, gathered from such information provided by the participants via our website for the purpose of this Campaign, to GENERALI's affiliates, business partners and associates.
3. GENERALI makes it a priority to keep secure the personal data of individuals, and the said personal data in relation to the participation of this Campaign will be processed in accordance with the relevant Personal Data law.
4. Please visit <https://www.generali.com.my/data-privacy-notice> to review and read GENERALI's Privacy and PDP Policy. Participants acknowledge that they have read and accepted the GENERALI's Privacy and PDP Policy.

Others

1. GENERALI reserves the right to terminate, suspend, end, extend or amend the Campaign, without notice, and for any reason, including, without limitation, if GENERALI determines that the Campaign cannot be conducted as planned.
2. GENERALI shall not be liable for:
 - a. 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 Campaign (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 or its affiliates;
 - b. any disruption, network congestion, malicious virus attack, unauthorised data hacking, data corruption, bug, tampering or unauthorized intervention, technical failure or other cause beyond GENERALI's



- control that corrupt the administration, security, fairness, integrity or proper play of the Campaign; and/
or
- c. any condition caused by events beyond the control of the GENERALI that may cause the Campaign to be disrupted or corrupted.
3. Where applicable, all costs, fees and/or expenses incurred or to be incurred by the Winners in relation to the Campaign 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.
 4. For the avoidance of doubt, the prizes are provided by GENERALI's suppliers. The participants and/or Winners hereby acknowledge and agree that GENERALI excludes all warranty and/or liability in connection with the awarded prizes.
 5. Any enquiries and feedback directly and solely in relation to the prizes must be referred to producer or manufacturer (wherever applicable). GENERALI 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.
 6. Should there be any inconsistency, conflict, ambiguity, or discrepancy between GENERALI's promotional Campaign for the Campaign and these Terms and Conditions, the terms and conditions shall prevail.
 7. The Terms and Conditions herein shall be governed by and construed under the laws of Malaysia.

The Campaign is organised by:

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