

“SILENT GUARDIANS 3, TAG-ON SALES PROMOTION 1” TERMS AND CONDITIONS

This Silent Guardians 3, Tag-On Sales Promotion 1 (“**Promotion**”) is organised by Berjaya Sompo Insurance Berhad (“**BSIB**”) in accordance with the terms and conditions (“**Terms and Conditions**”) stated herein.

ELIGIBILITY CRITERIA

1. The Participant must be a Malaysian aged eighteen (18) years and above, residing in Malaysia and who has purchased any insurance policy from BSIB via agent, broker, franchise, bancassurance or other direct channels.
2. The following persons are NOT eligible to participate in the Contest:
 - a) Persons holding permanent residency status in Malaysia;
 - b) Employees of BSIB or related companies, and their immediate family members (spouse, children, parents or siblings); and
 - c) Persons who have committed or who are suspected of having committed any fraud, unlawful or wrongful acts in relation to any business conducted with BSIB during the Contest Period.
3. Participants may be required to submit further proof of their eligibility within such timeframe as may be required by BSIB, failing which BSIB shall be entitled to disqualify the Participant.

GENERAL TERMS AND CONDITIONS

1. Participants shall read these Terms and Conditions before participating.
2. By participating in this Promotion, Participants shall be deemed to have read, understood, accepted and agreed to be bound by the Terms and Conditions of the Promotion.
3. BSIB reserves the right to vary, postpone or re-schedule the dates of the Promotion or extend the Promotion Period at its sole discretion.
4. BSIB may terminate or suspend the Promotion at any time at its absolute discretion in which case, BSIB may elect not to award any Prize. Such termination or suspension will not give rise to any claim by the Participants. If the Promotion is resumed by BSIB, Participants shall abide by BSIB’s decision regarding resumption of the Promotion and disposition of the prizes.
5. Participants shall not be entitled to claim any compensation from BSIB for any losses and damages suffered or incurred, either directly or indirectly, due to any representations, amendments, alterations or modifications of the Terms and Conditions of the Promotion, including cancellation, termination or suspension of the Promotion, which remains at the sole discretion of BSIB.

6. BSIB's decision on all matters relating to the Promotion shall be final, conclusive and binding on the Participants and no appeal against its decision will be entertained.
7. All information, including personal information or data submitted to BSIB in connection with the Promotion will only be used for the purposes set out in and treated in accordance with these Terms and Conditions, the Personal Data Protection Act 2010 and BSIB's Privacy Notice, which is available at <https://www.berjayasompo.com.my/page/privacy-notice>.
8. By participating in the Promotion and submitting the Promotion Entry, Participants consent and agree that BSIB is entitled to collect, process and use the personal data submitted for the purpose of the Promotion, including publishing the Participant's personal data (e.g. name, email address and photo) for publicity, promotional and advertising purposes of the Promotion ONLY, without any compensation or need for prior notification to Participants.
9. BSIB will take all reasonable precautions to ensure that any third-party service provider involved in the Promotion keeps the Participant's personal data secure and dealt with in accordance with the Personal Data Protection Act 2010 and BSIB's Privacy Notice.
10. Participants shall assume full liability and responsibility in case of any liability, mishap, injury, loss, damage, claim or accident (including death) resulting from their participation in this Promotion, redemption and/or usage of the Prizes and BSIB shall not be responsible for any liability, mishap, loss, damage, claim or accident (including death) in any manner whatsoever.
11. The Promotion will be conducted in the English language.
12. BSIB shall not be responsible for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorised access to, or alteration of, user or member communications, or any problems or technical malfunction of its website, any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of e-mail or players on account of technical problems or traffic congestion on the internet and/or website.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia.

PROMOTION MECHANICS

1. The Promotion shall commence on **24 August 2020** and will end on **3 October 2020, 11.59pm** ("**End Date**"), both dates inclusive ("**Promotion Period**").

2. Participants need to do the following:
 - (a) Purchase any insurance policies from BSIB during the Promotion Period; and
 - (b) Ensure payment is effected and received by BSIB within the Promotion Period
3. All valid insurance policies purchased will be auto-enrolled into the Promotion during the Promotion Period.
4. No minimum value nor limit on the number of policies is imposed for the purchase of policies during the Promotion Period to be eligible to participate.
5. All costs and related expenses that are incurred to participate in the Promotion and to redeem the Prizes are the sole responsibility of the Participant.
6. BSIB shall not be responsible for any Promotion Entry not received due to any reason whatsoever.

DISQUALIFICATION

1. BSIB reserves the right to disqualify Participants and/or revoke the Prize (at any stage of the Promotion) if:
 - (a) the Participant is ineligible or does not meet the Eligibility Criteria;
 - (b) the Participant breaches any of these Terms and Conditions, other rules and regulations of the Promotion or violates any applicable laws or regulations; or
 - (c) in BSIB's sole determination, it believes that the Participant attempted to undermine the operation of the Promotion by fraud, cheating or deception.
2. In the event of a disqualification after the Prize has been awarded, BSIB reserves the right to demand for the return of the Prize from the disqualified Participant.

PRIZES

1. One hundred (100) winners will receive PETRONAS e-vouchers worth RM50.00 each as the weekly prize during the Promotion Period and five (5) winners will receive a Sharp Air Purifier, Model KCG40LW worth RM2,428.00 each as the grand prize after the Promotion End Date.
2. BSIB reserves the right to substitute the Prize with another prize of equivalent value at any time at its absolute discretion.
3. Prizes are not transferable, non-refundable and not exchangeable for cash.

SELECTION OF WINNERS

1. Twenty (20) weekly winners will be randomly selected by BSIB's team for five (5) weeks until the end of the Promotion Period.

2. Five (5) grand prize winners will be randomly selected after the Promotion End Date by BSIB's team.
3. BSIB will go through all Promotion entries by Participants to validate compliance with the Promotion Terms and Conditions although failure to disqualify any ineligible Participant shall not be deemed as a breach by BSIB.
4. BSIB shall select reserve winner(s) in substitution of any of the one hundred (100) and/or five (5) initially selected winners who may subsequently be disqualified for non-compliance with the Terms and Conditions of the Contest ("**Reserved Winner**").

NOTIFICATION OF THE WINNERS

1. BSIB will announce the list of winners on BSIB's Facebook page or any other medium deemed appropriate by BSIB from **18 September 2020 to 16 October 2020**.
2. The list of winners of the Promotion will be published on BSIB's website within two (2) weeks of the Promotion End Date ("**Notification Date**").
3. In the event the winner does not acknowledge the winning as required in BSIB's website winners' announcement page, BSIB reserves the right at its absolute discretion to award the Prize to a Reserved Winner instead.
4. All winners selected by BSIB shall be final.
5. For the weekly Prize, BSIB shall send the Prize by SMS and/or electronic mail to the winners, unless otherwise informed to the winners by BSIB and BSIB shall not be held responsible for any Prize which is lost, stolen or damaged during such SMS and/or electronic mail transmission.
6. For the grand Prize, the winners will self-collect or by courier, unless otherwise informed to the winners by BSIB and BSIB shall not be held responsible for any Prize which is lost, stolen or damaged by the courier service.
7. BSIB assumes no responsibility for any unclaimed Prize that is returned to BSIB by the courier service, which shall be forfeited as a result.
8. BSIB reserves the right to request for additional proof of identification and/or place of residence from the Promotion winners prior to sending out the Prizes.

To find out more about the Promotion, click here

<https://www.berjayasompo.com.my/silentguardians>.