



#StayPrepared Campaign

Terms and Conditions

1. #StayPrepared Campaign (the "Campaign") runs from 16 January 2022 to 31 March 2022; both dates are inclusive.
2. Applicable to all eligible policyholders with motor Comprehensive policies issued with motor Special Perils add-on during the Campaign period, including new business, renewal business and mid-term endorsement to include motor Special Perils add-on; subject to Tokio Marine Insurans (Malaysia) Berhad's (TMIM) standard underwriting rules.
3. Eligible policyholders will be given complimentary motor flood allowance benefit as part of their Motor Comprehensive policy insured by TMIM, with the following limits by vehicle type:
 - Private car/commercial vehicle: RM1,000
 - Motorcycle: RM200
4. The complimentary flood allowance benefit will cease at the expiry of motor policy
5. Mid-term endorsements to include motor Special Perils add-on during the Campaign period are eligible. Cancellation or other types of endorsement(s) transacted during the Campaign period are not eligible.
6. TMIM reserves the right to vary, delete or add to any of these Terms & Conditions with fourteen (14) days prior notice.
7. TMIM only be liable for any loss or damage suffered or incurred as a direct result of TMIM's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not TMIM have been advised of the possibility of such loss or damage.
8. TMIM's decision on all matters relating to the Campaign including the eligibility of the policy holder, approval and/or rejection shall be final and no appeal, dispute or correspondences will be entertained.
8. By participating in this Campaign, the Eligible Participant agrees to be bound by these Terms and Conditions and the decisions of TMIM.

**Tokio Marine
Insurans (Malaysia) Berhad**

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