

Terms and Conditions for Hero Cashback Campaign

1. The following Terms & Conditions shall apply to Tokio Marine Life Insurance Malaysia Bhd. (“TMLM”) **Perlindungan Hero SPIF Campaign** (hereinafter referred to as “the Campaign”).

Eligibility

2. The Campaign runs from 28/08/2024 until RM5 million of the Starter Pack Insurance Fund, (“SPIF”) is fully utilized, whichever earlier. (“Campaign Period”)
3. Eligible Product(s): TokioMarine - Perlindungan Hero / TokioMarine - Perlindungan Hero with Hero Shield Rider (“the Policy” or “Policy”) is underwritten by Tokio Marine Life Insurance Malaysia Berhad (“Tokio Marine Life”).
4. By participating in this Campaign, you hereby agree to be bound by the following Terms and Conditions.

Campaign Background

5. The Starter Pack Insurance Fund programme is an initiative by Life Insurance Association Malaysia (LIAM) to encourage:
 - a. young Malaysian youths, young families; and
 - b. first time buyers;to purchase life insurance. Where a RM50 subsidy is provided by LIAM for each new policy purchased until a **RM5 million fund** has been fully utilized.

Campaign Mechanism

6. Subject to the Terms and Conditions, this campaign is open to all existing and new Tokio Marine Life Customers, Malaysian residents only between the age of 30 days to 60 years old at his or her next birthday (“the Participants”).
7. To participate in the Campaign, the Participants must obtain a general voucher code to apply from the main page of TokioMarine - Perlindungan Hero. To be eligible for the campaign, the application form must be submitted to Tokio Marine Life Insurance Malaysia Bhd. (“the Company”) within the campaign period.
8. The following eligible plan type for Campaign is underwritten by Tokio Marine Life Insurance Malaysia Bhd. (“Tokio Marine Life”):
 - a. Annual Plan of RM420 of the TokioMarine - Perlindungan Hero,
 - b. Annual Plan of RM480 of the TokioMarine - Perlindungan Hero with Hero Shield Rider.

9. The Participants who have committed or are suspected of committing any fraudulent, unlawful or wrongful acts in relation to the Policy and/or any of the facilities granted by TMLM or have been declared bankrupt or subject to any bankruptcy proceedings at any time prior to or during the Campaign shall NOT be eligible to participate in the Campaign.
10. The Participant who redeem the SPIF Voucher is entitled to the following voucher amount.

Product	SPIF Voucher Amount
TokioMarine-Perlindungan Hero	RM50
TokioMarine-Perlindungan Hero with Hero Shield Rider	RM50

11. The Participant must meet the following requirements with regards to the Campaign to qualify for the SPIF Voucher:
 - a. This SPIF Voucher is only limited to one NRIC per redemption throughout the Campaign Period.
 - b. SPIF Voucher will be valid within the Campaign Period. Any expired and unutilized voucher will be void automatically and will not be refunded after the Campaign Period.
12. The Participant who subscribes in the prescribed plans in respect of the Policy together with the SPIF Voucher redemption code shall enjoy a cashback ("Campaign Reward") for the product:

Plan	Coverage	Annual Premium (per plan)	Campaign Reward
TokioMarine-Perlindungan Hero	<ul style="list-style-type: none"> Death Benefit 	RM420	RM50 Cashback
TokioMarine-Perlindungan Hero with Hero Shield Rider	<ul style="list-style-type: none"> Death Benefit Additional of RM50,000 is payable in the event of Accidental Death or Accidental Total and Permanent Disability (ATPD) of the Life Assured 	RM480	RM50 Cashback

13. The Participant must meet the following requirements with regards to the Campaign to qualify for the Campaign Reward:

- a. A valid “Voucher Code” must be obtained from the main page of TokioMarine - Perlindungan Hero.
 - b. The Participant who subscribes to the Policy will be entitled for the cashback amount worth RM50 for TokioMarine - Perlindungan Hero and RM50 for TokioMarine - Perlindungan Hero with Hero Shield Rider with the payment mode of annual mode selected. The Campaign Reward will be paid by per policy basis.
 - c. The Participant who is eligible for the Campaign Reward will receive the Campaign Reward in one lump sum within 1 month (30 days) after successful premium payment.
 - d. The Campaign Reward shall be credited to the Current/Savings account provided by the Participant to TMLM during application process. The application form must be submitted to TMLM within the Campaign Period.
 - e. A WhatsApp/SMS notification will be sent to the registered mobile number with TMLM Life after the Campaign Reward is credited to the Participant’s Current/Savings account.
 - f. The Policy must be in force by TMLM within seven (7) days from the announcement of SPIF Fund fully utilized and have passed the fifteen (15) calendar days’ cooling off period.
 - g. The campaign is contingent upon a RM5 million SPIF fund on a first come first serve basis. Once the fund has fully depleted, the campaign will conclude.
14. The Campaign Reward can be redeemed only once for each Participant who subscribes to the Policy during the Campaign Period.
15. Buying a life policy is a long-term financial commitment, hence the Participant to ensure settling the premiums for the Policy after utilizing the Campaign Reward to avoid lapses. This Policy does not provide any surrender value and should the Participant cancel their subscriptions, the coverage will continue until a day prior to the next premium due date.
16. The Participant could subscribe to this Policy through self-enrolment basis and to sign up for premium deduction via auto-debit from Current/Savings Account or Credit Card.
17. The Participant will be disqualified from the Campaign if the Participant perform cancellation, full surrender, change of payment mode, reduce of plan or premium within twelve (12) months period from the Policy Issuance Date. The Campaign Reward will be clawed back or deducted from the settlement amount if any.

18. If the Participant is entitled to enjoy the Campaign Reward under this Campaign, the Participant will also be eligible to enjoy other rewards or sign up gifts under other campaigns related to the Policy offered by TMLM from time to time if applicable.

General

19. The Rewards are not exchangeable, refundable, replaceable or transferable under any circumstances, unless specified.
20. By participating in the Campaign, Eligible Participants are deemed to have agreed to be bound by these Terms & Conditions. TMLM's decision on all matters relating to the Campaign is final, binding and conclusive. No correspondence, queries or appeals will be entertained.
21. TMLM reserves the right to cancel, terminate, suspend or extend the Campaign with or without any prior notice. For the avoidance of doubt, cancellation, termination or suspension by TMLM shall not entitle any of the Eligible Participants to any claim or compensation against TMLM for any losses or damages suffered or incurred by the Eligible Participants as a direct or indirect result of the cancellation, termination or suspension.
22. TMLM reserves the right at its absolute discretion to amend, delete or add to any of these Terms and Conditions ("Revised Terms and Conditions") at any time without prior notice by publishing the Revised Terms and Conditions on its website. The Revised Terms and Conditions shall be binding on new Participants but will not impact existing Participants who have purchased the Policy prior to the Revised Terms and Conditions.
23. TMLM shall not be held liable and/or responsible for any loss, damage or any other form of liability (including indirect, consequential or economic losses, loss of profits, and loss of opportunity) in whatsoever nature and howsoever arising or suffered by any Eligible Participants directly or indirectly from the Campaign.
24. TMLM shall not be held liable for any default of its obligation under the Campaign due to any force majeure event which include but is not limited to an act of God, war, riot, lockout, industrial action, fire, flood, drought, store or any event beyond the reasonable control of TMLM.
25. This Terms and Conditions shall be governed by and construed in accordance with the laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

26. In the event of any inconsistency between the Campaign's Terms and Conditions in English version and Bahasa Malaysia version, the English version of the Terms and Conditions shall prevail.

