

DRIVE GEMILANG
TERMS AND CONDITIONS



1. This “**Drive Gemilang**” campaign (“**Campaign**”) is organised by Chubb Insurance Malaysia Berhad, Registration No. 197001000564 (9827-A) (“**Chubb**”).
2. This Campaign runs from 29 August 2023 until 28 October 2023 (both dates inclusive), unless advised otherwise by Chubb (“**Campaign Period**”). Chubb reserves the right to amend or extend the duration of the Campaign at any time as they deem fit without prior notice.

Eligibility

3. This Campaign is open to all new and renewing customers who purchase and is issued an insurance policy for any of the products listed below (“**Chubb’s Motor Insurance Products**”):

Chubb’s Motor Insurance Products

- MY Car Insurance
- MY Smart Car Insurance
- Car Care Insurance
- Private Car Insurance

*Policy must be a comprehensive cover policy

4. Chubb’s Motor Insurance Products are underwritten by Chubb. Chubb is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. Please refer to the applicable benefits, terms, conditions and exclusion provided in the Policy Wordings.
5. The Chubb’s Motor Insurance Products purchased and issued must –
 - (a) have a minimum sum insured of RM 50,000 and above per policy;
 - (b) have a minimum Total Gross Premium of RM 1,000.00 and above per policy;
 - (c) be for a vehicle age 7 years and below only; and
 - (d) be a motor insurance policy issued during the Campaign Period.

"Total Gross Premium" is defined as the total amount of premium paid by insured to Chubb for insurance policy before tax and stamp duty. Please refer to insurance quotation / policy schedule for reference on “Total Gross Premium”.

6. All successful policy issuance of the Chubb’s Motor Insurance Product is subject to existing Chubb underwriting guidelines.
7. Any customer who purchases a Chubb’s Motor Insurance Products but subsequently cancels the policy during the Campaign Period will not be eligible for the Campaign.

Reward

8. Customer that fits the criteria in para 3-5 above (“**Eligible Customer**”) will be entitled to receive the reward as stated in the table below (“**Reward**”).

Reward Table:

Type of Policy	Reward (Primary)		Additional Reward		Total (Primary + Additional)
	Sum Insured Conditions	Reward	Insured Vehicle Brand	Reward	
New Business	RM50,000 – RM99,999	RM50	BMW Hyundai Lexus Mazda Mercedes Benz	RM50	RM100
	RM100,000 and above	RM100	Mini Proton Subaru Volvo	RM100	RM200
Renewal Business	Sum Insured RM50,000 and above AND NCD 30% and above				RM100

9. The Reward will be given after the Campaign Period ends.

General

10. By participating in this Campaign, all Eligible Customers are deemed to have read, understood and expressly agreed to be bound by the terms and conditions as stated herein and any additional terms and conditions stipulated by Chubb (as may be applicable) including the decisions of Chubb in all matters related thereto.
11. Eligible Customers may be contacted, at any time deemed appropriate by Chubb, via email or any other mode of communication deemed appropriate by Chubb.
12. Chubb accepts no responsibility for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted, or misdirected submission, transaction or correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction or otherwise.
13. Chubb reserves the right to modify, suspend, or terminate the Campaign at any time without prior notice and/or assigning any reason. For the avoidance of doubt, cancellation, termination or suspension by Chubb shall not entitle the Eligible Customer to any claim or compensation against Chubb for any and/or all losses or damages suffered or incurred as a direct or indirect result of the act of cancellation, termination or suspension of this Campaign.
14. Chubb reserves the right to disqualify any participant who violates the terms and conditions or engages in fraudulent activity.
15. Chubb, its subsidiaries, affiliates, and associated companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Campaign (in which case that liability is limited to the minimum allowable by law).

16. The terms and conditions contained herein shall prevail over any inconsistent terms, conditions, provisions or representations contained in any other promotional or advertising materials for the Campaign. In the event of any inconsistency between the English version and any translation thereof, the English version of the terms and conditions shall prevail.
17. Chubb reserves the absolute right to vary, delete or add to any of these terms and conditions (wholly or in part) from time to time without any prior notice to the Eligible Customers. All decisions made by Chubb regarding the Campaign, including eligibility, disqualification, benefits, and gross premium calculation, are final. No appeal or correspondence in this regard will be entertained.
18. Eligible Customers shall not dispute any part of the Campaign nor make any oral or written complaints, public announcements or statements on the same whether during or after the Campaign Period.
19. These terms and conditions shall be governed by the laws of Malaysia.

PERSONAL DATA PROTECTION

20. In consideration of Chubb offering the Eligible Customer the opportunity to participate in the Campaign, the Eligible Customer hereby unconditionally and irrevocably agrees and consents to the following:
 - (a) Chubb can collect, process and disclose the Eligible Customer's personal data collected through the Campaign in accordance with Chubb's Personal Data Protection Notice; and
 - (b) In addition to the purposes stated in Chubb's Personal Data Protection Notice, Chubb shall have the absolute right and discretion to collect, use, disclose and share amongst themselves and their respective service providers, the Eligible Customer's personal data (including images) for the purposes of the Campaign, for editorial, advertising, promotional, marketing and/or other related purposes to the Campaign without further notice or compensation to the Eligible Customer. Save for these additional purposes, Chubb shall deal with the Eligible Customer's personal data in accordance with Chubb's Personal Data Protection Notice.