

November 2023 CompareHero Travel Insurance Hero Giveaway Campaign Terms & Conditions

1. The **November 2023 CompareHero Travel Insurance Hero Giveaway Campaign** (hereinafter referred to as “**TIHG2311CH1-Campaign**”) is organized by Compargo Malaysia Sdn Bhd [201301020939 (1050769-U)] for CompareHero (hereinafter referred to as “**CompareHero**” or “**we**”) and in partnership with Allianz General Insurance Company (Malaysia) Berhad [200601015674 (735426-V)] (hereinafter referred to as “**Allianz**”) and Zurich General Takaful Malaysia Berhad [(201701045981 (1260157-U)] (hereinafter referred to as “**Zurich**”) as a Service Provider for Travel Insurance products that are being applied for.
2. The eligible products for **TIHG2311CH1-Campaign** are Allianz Travel Care and Z-Travel Takaful (hereinafter referred to as “**Eligible Travel Insurance(s)**”).

Campaign Period

3. The **TIHG2311CH1- Campaign** comprises of the following periods:
 - a. “**Purchase Period**” runs from **20 November 2023** to **31 December 2023**, both dates inclusive;
 - b. “**Redemption Message**” is the communication sent to each Successful Policy Holder (defined below) by CompareHero containing gift redemption status.

Campaign Eligibility

4. The **TIHG2311CH1- Campaign** is open to individuals who:
 - a. Have a residential address in Malaysia; and
 - b. Successfully purchase an Eligible Travel Insurance policy from the Insurance Providers through CompareHero; and
 - c. have their application for the Eligible Travel Insurance(s) policy successfully issued by Allianz and Zurich (hereinafter referred to as “**Successful Policy Holders**”) and the policy gross premium (excluding Stamp Duty and Service Tax) payable for such Eligible Travel Insurance policy is **at least RM 50 and above**.

It is clarified that any application(s) is/are subject to Allianz and Zurich’s approval. All matters relating to the application will be at Allianz and Zurich’s sole discretion in accordance with its own policies and Bank Negara Malaysia guidelines.

5. The following individuals are not eligible for the **TIHG2311CH1- Campaign**:
 - a. permanent and/or contract employees of Allianz and Zurich (including its subsidiaries and related companies) and their respective immediate family members; and/or
 - b. representatives and/or agents (including advertising and campaign agents) of Allianz and Zurich and their respective immediate family members; and/or
 - c. any person who has committed or suspected of committing any misconduct, fraudulent or wrongful acts in relation to their personal financing account(s), any facility, service or accommodation granted by Allianz and Zurich, including Allianz and Zurich Online (Website); and/or
6. CompareHero reserves the right to reject information submitted on the CompareHero website and/or social media if we deem it not legible, in non-English alphabets, to use foul language, or suspect it as spam or of a fraudulent nature.

7. Campaign Mechanics

8. Policy Holders who fulfil the Campaign Eligibility requirements set out in clauses 4 and 5, and their subclauses set out in campaign eligibility will be considered a “**Successful Policy Holders**” of the **TIHG2311CH1-Campaign**.
9. Each **Successful Policy Holder** entitled to and shall only receive one (1) Campaign Gift regardless of the number of policies purchased via CompareHero with the Participating Insurance company (hereinafter referred to “**Allianz**” and “**Zurich**”).

10. A “**Campaign Gift**” is defined as **20% Cashback on Gross Premium (excluding Stamp Duty and Service Tax) via Touch 'n Go eWallet Credit**.
11. **Successful Policy Holders** who receive the Campaign Gift, shall not be eligible to participate in other Travel insurance campaigns, promotions or offers by Participating Insurance company or its third-party sales agents in relation to the Eligible Travel insurance.

Gift Redemption

12. For the avoidance of doubt, it is the Successful Policy Holders responsibility to redeem the Campaign Gift within the Redemption Period.
13. CompareHero will send the Redemption Message to all Successful Policy Holders within 30 days of the issuance of an Eligible Travel Insurance policy:
 - a. via email (email address in CompareHero’s record)
 - b. via SMS (mobile phone number in CompareHero’s record).

With notification that the Campaign Gift has been credited to the Successful Policy Holder’s Touch 'n Go e-Wallet account (a “**Redemption Message**”), as applicable.

14. The Campaign Gift cannot be transferred to other parties, is not refundable and are strictly not exchangeable for cash, credit, or other goods.
15. The Campaign Gift is considered redeemed when a Successful Policy Holders responds to the Redemption Message before the end of the Redemption Period. Any attempt of gift redemption after the Redemption Period will not be entertained and no Campaign Gift will be issued.
16. CompareHero can replace the Campaign Gift, with something of equivalent or higher value if the merchant/s runs out of stock.
17. The Campaign Gift does not include any accessories or items (unless stated) that may be shown on any marketing materials, as they are for illustration purposes only.
18. The use of the Campaign Gift is subject to terms and conditions of the issuing merchant/s. All additional terms and conditions will be stated in full, upon delivery or fulfilment of the Campaign Gift. Additional terms and conditions may include validity dates, spend requirements, applicable or exclusion products and other conditions. The issuing merchant/s reserves the right to alter, cancel, terminate or suspend the order or any part thereof or any part of the applicable terms and conditions from time to time, with or without any prior notice.
19. All servicing or warranty claims should be directed to the merchant, manufacturer or distributor of the Campaign Gift. Please refer to the warranty card / box / notification attached with the Campaign Gift.
20. CompareHero and Participating Insurance company are not in any way endorsing, sanctioning, approving or supporting the brand/s or merchandise of the Campaign Gift. Any query and/or dispute on the usage of the Campaign Gift must be directed to, and resolved directly with the issuing merchant/s.
21. Campaign Gift brand/s or merchandise are not a participant in or sponsor of this **TIHG2311CH1-Campaign**. The brand/s logo and/or trademarks remains the intellectual property of the brand.
22. In order to receive Campaign Gift for the **TIHG2311CH1-Campaign**, Successful Policy Holders must have already registered an account to receive credit with [Touch 'n Go](#) in accordance with the following conditions:
 - a. Successful Policy Holders must verify their [Touch 'n Go](#) account (the “**Touch 'n Go ID**”) by linking their mobile number (“**Mobile Number**”) with their Touch 'n Go account in order for the Campaign Gift to be transferred.
 - b. In order for the Successful Policy Holders to be eligible to receive the Campaign Gift, the Mobile Number must match the details supplied by the Successful Policy Holders when applying for the **TIHG2311CH1-Campaign** on CompareHero. If and the Mobile Number is the same, then no further action is required.
 - c. For the avoidance of doubt, Campaign Gift will not be transferrable to a Touch 'n Go ID that does not meet each of the foregoing conditions.

- d. Fulfilment of Campaign Gift will be directly credited to the Successful Policy Holders Touch 'n Go account before the end of the Redemption Period. CompareHero will contact the Successful Policy Holders by a Notification Message once Campaign Gift has been credited to their accounts by Touch 'n Go.
23. By accepting the Campaign Gift, the Successful Policy Holders agrees to give CompareHero the discretion to publish their name and masked phone number in a list on all CompareHero's website, social media accounts and communication platforms.

General Campaign Terms and Conditions

24. The use of the CompareHero website and services constitutes the acceptance of the general [Terms and Conditions](#) and [Privacy Policy](#).
- a. For the avoidance of doubt, during the course of using CompareHero services, individuals that requested for a travel insurance quotation and/or purchased a travel insurance policy with the Participating Insurance company product listed on CompareHero, are deemed to have given explicit consent to the collection, use and sharing of their personal data between CompareHero and Participating Insurance company.
25. CompareHero reserves the right to (at its own discretion) disqualify any participant and/or withhold or confiscate in full or part any Campaign Gift if:
- a. the participant is found to be, or reasonably suspected of participating in any form of fraudulent practices (including but not limited to false identities, doctoring images, wilful spamming or manipulation of any CompareHero's processes, or website); and/or
 - b. the redemption request is found to have been made via other channels, made outside of the Redemption Period, or are fraudulent, against the spirit of the Campaign, or non-compliant with the Campaign Terms and Conditions.
26. In the event of disputes, CompareHero's decision shall be final.
27. Where we suspect a participant is participating in any form of unlawful and/or fraudulent activity, we reserve the right to report such activity or suspicions to the police or relevant authorities.
28. Final approval of any Eligible Travel Insurance is determined by Participating Insurance company and is subject to the Insurance company's internal policies. Participating in this Campaign does not guarantee the Issuances of any Travel Insurance.
29. CompareHero reserves the right as it deems fit to vary or change any of these Campaign terms and conditions from time to time or cancel, terminate, withdraw, suspend and/or replace this Campaign with another similar Campaign with prior notice. Such variation, changes, cancellation, termination, withdrawal, suspension and/or replacement will be notified by posting on CompareHero website, social media or in any other manner as CompareHero deems fit.
30. CompareHero reserves the right to change the Purchase Period or Redemption Message if the launch of the Campaign is delayed and shall have no liability for the same.
31. In this respect, the participants of this Campaign also signifies their agreement to access the CompareHero website and/or social media at regular intervals to view these terms and conditions and to ensure that they are kept up-to-date with any variations or changes which CompareHero may effect from time to time. Participants also agree that their continued participation in this Campaign will constitute their acceptance of these terms and conditions (as varied from time to time).
32. Any cancellation, termination, withdrawal or suspension by CompareHero of this Campaign will not entitle participants to any compensation against CompareHero for any and all loss or damage that may be suffered or incurred by the participant as a direct or indirect result of the act of cancellation, termination, withdrawal or suspension.

33. The decisions of CompareHero and Participating Insurance company in relation to every aspect of the Campaign, including but not limited to the definition of Successful Policy Holders, shall be deemed final and conclusive under any circumstance and no further appeal, enquiry and/or correspondence will be entertained.
34. These Campaign terms and conditions are governed by and construed under the laws of Malaysia.

CompareHero's Privacy Policy

Our goal is to maintain your trust and confidence when handling personal information about you. The security of your personal information is our priority. We protect this information by maintaining procedural safeguards that meet Malaysia's PDPA (Personal Data Protection Act 2010) law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive as well.

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