



KAW KAW LIBERTY BAGI

TERMS AND CONDITIONS

By participating in Kaw Kaw Liberty Bagi campaign, you are deemed to have read, understood and agreed to be bound by the terms and conditions stated herein.

A. Organizer and Eligibility

1. Kaw Kaw Liberty Bagi campaign is organised by Liberty Insurance Berhad.
2. This campaign is in no way sponsored, endorsed or administered by, or associated with Facebook. You are only providing your information to Liberty Insurance Berhad.
3. This contest is only open to Liberty policyholders who reside in Malaysia with Malaysia's PR and are 18 years of age and above.
- 4. Employees, agents and relatives of employees working with Liberty Insurance Berhad are not eligible to participate in this Campaign.**

5. This Campaign is open to policyholders who purchased any of the below mentioned product lines from 1st October 2021 until 31 December 2021 across all channels:

- I. Liberty Private Car Comprehensive**
- II. Liberty Private Car Third Party, Fire and Theft**
- III. Liberty Commercial Vehicle - Comprehensive (A Permit)**
- IV. Liberty Commercial Vehicle - Comprehensive (C Permit)**
- V. Liberty Motorcycle Comprehensive**
- VI. Liberty PA Guard**
- VII. Commercial Products**

6. Liberty reserves the right to exclude and/or disqualify any participant and/or submissions it deems inappropriate or unfit for the lucky draw, without prior notice or reason being given.
7. Customer is only eligible to participate for the month when the policy is purchased.
8. Customer must include the **correct phone number, email address and mailing address** when purchasing any of the policy mentioned in the Item Number 5 above to be entitled in this lucky draw campaign. Failure to provide the correct phone number, email address and mailing address will result in the eligibility of participants being withdrawn automatically.
9. Customer can update their contact details (phone number, email address and mailing address) via Liberty Insurance Berhad intermediaries or contact our Customer Care at 1 300 888 990 / 03-2619 9000.
10. Customer must have a valid Malaysian car or motorcycle license.
11. Entries will be automatically entered into the Lucky Draw Campaign unless participants explicitly inform Liberty Insurance Berhad that he/she does not wish to participate in this campaign.



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B. Product and Prize Details

1. Winners will be selected randomly from the pool of eligible participants to win monthly prizes as stated below:

Policy	Monthly Prize
Liberty Private Car Comprehensive Minimum Premium RM750 (West Malaysia), RM450 (East Malaysia)	Perodua Bezza or Proton Saga or any car equivalent to similar value x 1
Liberty Commercial Vehicle - Comprehensive (A Permit) Minimum Premium RM2,500 (West Malaysia), RM2,000 (East Malaysia)	
Liberty Commercial Vehicle - Comprehensive (C Permit) Minimum Premium RM800 (West & East Malaysia)	
Liberty Private Car Third Party, Fire and Theft Minimum Premium RM240 (West Malaysia), RM160 (East Malaysia)	Honda Motorcycle or any motorcycle equivalent to similar value x 5; or Mobile Phone x 5
Liberty Private Car Comprehensive Minimum Premium RM750 (West Malaysia), RM450 (East Malaysia)	e-vouchers: 1,000 policies (maximum) x RM50
Liberty Private Car – Third Party, Fire & Theft Minimum Premium RM240 (West Malaysia), RM160 (East Malaysia)	
Liberty Commercial Vehicle - Comprehensive (A Permit) Minimum Premium RM2,500 (West Malaysia), RM2,000 (East Malaysia)	e-vouchers: 150 policies (maximum) x RM100
Liberty Commercial Vehicle - Comprehensive (C Permit) Minimum Premium RM800 (West & East Malaysia)	
Liberty Motorcycle Comprehensive Minimum Premium RM180 (West Malaysia), RM150 (East Malaysia)	e-vouchers: 250 policies (maximum) x RM15
Liberty PA Guard Minimum Premium RM150 (East & West Malaysia)	e-vouchers: 500 policies (maximum) x RM15
Commercial Products Minimum Premium RM10,000 (East & West Malaysia)	e-vouchers: 12 policies (maximum) x RM500



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	<p>Reward in the form of reimbursement of up to RM500 for 1 of the following subsidized service (subject to latest paid invoice)</p> <ul style="list-style-type: none">a. Building Valuation Service orb. Fire Fighting Equipment Maintenance orc. 1 Year Security Subscription Maintenance ord. Covid Sanitization
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2. Winner's name and the last four digits of identification number will be announced on Liberty Facebook, Instagram and website tentatively on every 15th of the following month.
3. Liberty Insurance Berhad will contact all winners via email. All winners are required to reply to the email for confirmation of name, identity card, address and nearest branch (for gift collection). If there is no response within 48 hours from the time the email reminder is sent, the prize will be forfeited.
4. Winners for car, motorcycle and mobile phone need to show their identification number (IC) for prize redemption.
5. Date for prize collection is subject to logistic, stock availability and any other unavoidable conditions.
6. All prizes must be claimed within one month from the winner announcement date. All unclaimed gifts will be automatically withdrawn without further notice to the winner after the expiration of the one month period.
7. Any cost spent on prize collection is not claimable from Campaign Organiser.
8. If a policyholder's name is captured more than once during the Campaign period, the prize will be given to the next policyholder in line, as one (1) policyholder is eligible to win one (1) prize ONLY.
9. Once prizes are collected by winner, Organiser is not responsible on any issues, loss or damages encountered.
- 10. The prizes are not exchangeable and/or transferable.**



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C. Use of Personal Information

1. By entering this Lucky Draw Campaign, you agree:

- a) To the use of your name and/or likeness and any other information sought and provided, without compensation for Liberty Insurance Berhad's promotional and marketing purposes; and
- b) To the use of the information submitted, without compensation, for Liberty Insurance Berhad's promotional and marketing purposes; and

2. You acknowledge that in respect of any personal information disclosed by you to Liberty Insurance Berhad, or obtained by Liberty Insurance Berhad from you pursuant to this application;

- a) Liberty Insurance Berhad is authorised to disclose such personal information; such disclosure shall comply with local data privacy laws, within the geographical scope of the Lucky Draw Campaign, and the use of such personal information by Liberty Insurance Berhad as contemplated by this application (including, without limitation, the disclosure of such personal information to Liberty Insurance Berhad's external agencies or third parties involved in the running of the Liberty Insurance Berhad Lucky Draw Campaign).
- b) You can contact Liberty Insurance Berhad to request that you be provided with access to, or to correct any inaccuracies in your personal data. You may also opt out of any of the terms of this Policy by withdrawing from participating in the Liberty Insurance Berhad Lucky Draw Campaign.

D. Disclaimer

1. These terms and conditions shall supersede any other terms and conditions contained in any other promotional or advertising materials for this Lucky Draw Campaign.

2. Participants in this Lucky Draw Campaign agree to the Terms and Conditions of this Lucky Draw Campaign.

3. All decisions and selection of winning entries are finalised by Liberty Insurance Berhad. No further correspondence, amendments or appeals to check on the status of entries will be entertained.

4. Participants may be contacted by Liberty Insurance Berhad when deemed necessary.

5. Liberty Insurance Berhad reserves the right to replace any prize with a different one but it will be equivalent to a similar value.

6. Liberty Insurance Berhad may utilize the winners' names, photographs and/or video plus their entries for the purposes of advertising, publicity and/or trade, without any prior notice and each participant is not entitled to claim ownership and/or other forms of compensation on the materials.

7. Liberty Insurance Berhad reserves the right to amend the Lucky Draw Campaign mechanics, prizes, terms & conditions at any time without prior notice.



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PRIVACY NOTICE ACCORDING TO PERSONAL DATA PROTECTION ACT 2010 AND INSURANCE CODE OF PRACTICE

At Liberty Insurance Berhad, we value your privacy and strive to protect your personal information in compliance with the laws of Malaysia.

We will only collect and use your personal information in accordance with such laws and regulations (including the Personal Data Protection Act 2010 and Insurance Code of Practice), this Privacy Notice and the privacy terms in any agreement(s) that you have entered into and/or will enter into with Liberty Insurance Berhad.

This Privacy Notice explains:

- The type of personal information we collect and how we collect
- How we use your personal information
- The parties that we disclose the personal information to
- The choices we offer, including how to access and update your personal information

For the avoidance of doubt, this Privacy Notice is applicable only if you are an individual.

For the purposes of this Privacy Notice, please note that:

- “Personal information” refers to any information which relates directly or indirectly to you and/or your transactions with us. This information includes your name, address, occupation, contact details, the details of your account(s), the type of products and/or services subscribed to and such other necessary information regarding yourself and your transaction(s) with us, and includes sensitive personal information.
- “Sensitive personal information”, refers to information relating to your health, political opinions, religious beliefs, etc.
- “Other insured parties” refers to your jointly insureds and/or other individuals you may be purchasing our products and/or services for, e.g. your children or employees, from whom you have (where applicable) obtained consent in order to disclose their Personal Information to Liberty Insurance Berhad.
- “we”, “us” and “our” refers to Liberty Insurance Berhad.
- “you” and “your” refers to you and, where applicable, to your other insured parties.

Click [here](#) to read more on the Privacy Notice According to Personal Data Protection Act 2010 and Insurance Code of Practice.