



WINDSCREEN REPAIR CAMPAIGN

CAMPAIGN PERIOD - Updated on 10 January 2024

MSIG Insurance (Malaysia) Bhd (Company No. 197901002705 (46983-W)) (“MSIG”) is organising the Windscreen Repair Campaign (“Campaign”) for Private Car Windscreen Claims that commenced on 15th February 2023 and extended to 30th June 2024 (from 31st December 2023), both dates inclusive (“Campaign Period”), unless otherwise notified.

OBJECTIVE

1. To encourage windscreen repair over replacement which will result in a shorter time in the workshop. This is done by offering no-cost restoration to the original sum insured under their Windscreen Motor Add-on for windscreen repair during the campaign period.
2. To educate the public about environmental issues like windscreen waste and how we may reduce global pollution and our carbon footprint, as a solution for a more sustainable and inclusive society.

TERMS & CONDITIONS

The following sets out the terms and conditions applicable to the Campaign (“T&Cs”):-

ELIGIBILITY

1. This Campaign is open to all policyholders of an in-force MSIG Private Car Comprehensive insurance Policy with windscreen coverage add-on underwritten by MSIG. Policyholders who have fulfilled the requirements shall be referred to as the “**Eligible Policyholders**”.
2. Applicable to genuine Windscreen Claims notified to MSIG within the Campaign Period.
3. The windscreen claims can be reported directly to MSIG, MSIG Insurance Advisers, or through any of MSIG’s authorised Panel Workshop or Panel Windscreen Repairer which carry out Windscreen Repair Claims.
4. ‘Windscreen Repair’ includes the repair of any crack or chip, e.g. “bullseye”, “spider web” types, that are 40mm or less in diameter.

CAMPAIGN MECHANICS

5. In the event of windscreen repair, MSIG shall restore the claims amount portion of the windscreen cover back to the original sum insured at no additional premium cost to the Eligible Policyholders.
6. Eligible Policyholders are eligible for the original sum insured restoration if the claim amount does not exceed RM300.00 in respect of any one claim.
7. There is no limit on number of windscreen repair claims intimated per vehicle within the Campaign Period.

GENERAL

8. By participating in this Campaign, Eligible Policyholders:
 - (a) agree that they have read, understood and agreed to be bound by the T&Cs of the Campaign and any other relevant terms and conditions that MSIG may impose from time to time;

- (b) agree that all records of transactions within or outside of Malaysia captured by MSIG's system(s) for the Campaign are final;
 - (c) agree to access MSIG's website at www.msig.com.my ("**MSIG's Website**") at regular time intervals to view the T&Cs and to ensure to be kept up-to-date on any changes or variations to the T&Cs/details of the Campaign;
 - (d) agree that MSIG's decision on all matters relating to the Campaign shall be final, conclusive and binding on all Policyholders;
 - (e) authorise and consent for MSIG to disclose their personal data i.e., contact number to an authorised third (3rd) party vendor as MSIG deems fit for the purpose of this Campaign; and
 - (f) agree that they have read, understood and agree to be bound by the MSIG Insurance (Malaysia) Bhd's Privacy Notice, which are available at MSIG's Website.
9. MSIG reserve the right to:
- (a) add, delete, suspend or vary the T&Cs contained herein and/or details of the Campaign, wholly or in part at MSIG's absolute discretion ("**Variation**") by way of posting on MSIG's Website, or in any manner which MSIG deems practical, in order to give prior notice to the Policyholders on such Variation of this Campaign; and
 - (b) disqualify any Policyholders at MSIG's sole discretion from participating in this Campaign.
10. The T&Cs herein shall be governed by and construed in accordance with the laws of Malaysia and Policyholders agree to submit to the exclusive jurisdiction of the Courts of Malaysia.
11. This document is not intended to be an invitation or offer for subscription of MSIG Private Car Comprehensive insurance nor does it amount to solicitation by MSIG for subscription of MSIG Private Car Comprehensive insurance by anyone.
12. The T&Cs herein, and any relevant terms and conditions that MSIG may specify from time to time shall be read together as an entire agreement and if there is any discrepancy between these T&Cs, the specific T&Cs herein shall prevail to the extent of such discrepancy.
13. The T&Cs herein are to be read together with the terms and conditions governing MSIG Private Car Comprehensive insurance as an entire agreement. In the event of any discrepancies, the T&Cs herein shall prevail to the extent of such discrepancies.
14. In the event of any discrepancies between these T&Cs as compared to the advertising, promotional, publicity and other materials relating to or in connection with this Campaign, the final terms and conditions on MSIG's Website shall prevail.
15. Words denoting one gender include all other genders and words denoting the singular include the plural and vice versa.

If Policyholders have any enquiries regarding the T&Cs, Policyholders may seek clarification from an MSIG insurance adviser. Alternatively, please contact MSIG's Customer Service Hotline at 1-800-88-6744 or complete the MSIG General Enquiry Form available at www.msig.com.my/contact-us/.