

## **Business Advantage Plus (Enhanced) 2021 Campaign**

### **TERMS AND CONDITIONS**

#### **DEFINITION**

In this Terms and Conditions, except where the context otherwise requires or where it is otherwise expressly provided, the following words and expressions shall have the meanings respectively set out below:

“**AXA, AXA Affin General Insurance**”, “**We**”, “**Our**”, “**Us**”, “**Company**” refers to AXA Affin General Insurance Berhad (Company No: 197501002042) and its successors and assigns.

“**Business**” means the principal activities, profession, trade or work the Eligible Customer is engaged in and for which the Eligible Customer was established, as disclosed in the proposal or as specified in the schedule to a particular section, as applicable.

“**Campaign**” refers to the “Business Advantage Plus (Enhanced) 2021 Campaign”.

“**Eligible Product**” refers to AXA’s SME solution “Business Advantage Plus (Enhanced)”.

“**Eligible Customer(s)**” refers to customers who have an in-force policy for Eligible Product during the Campaign Period.

#### **CAMPAIGN PERIOD**

This campaign is valid from **1 March 2021** to **31 August 2021** or until it reaches maximum claims limit, whichever is earlier (“**Campaign Period**”).

#### **CAMPAIGN OFFER**

##### **1. Campaign Gift**

All customers who purchased the Eligible Product as new business shall be entitled to a complimentary “1kg ABC dry powder fire extinguisher”, while stocks last.

With condition that:

- a. The Eligible Product is purchased as new business.
- b. Full and accurate information is provided to AXA agent to input into the **Fire Extinguisher Campaign** link for gift delivery purpose.
- c. This campaign is based on a first-come-first-serve basis and is subject to availability.

## **2. Special Sanitization Benefit**

This benefit is applicable to all new and existing Eligible Product policyholders.

In event where the Eligible Customer or the employee(s) employed under the Business of the Eligible Customer is diagnosed with Covid-19, We will reimburse the cleaning and sanitisation expense of the insured property for up to RM2,000.

With condition that:

- a. The Eligible Customer's policy is in force on the date of diagnosis of Covid-19.
- b. The Eligible Customer or the employee(s) are diagnosed with Covid-19 during the Campaign Period.
- c. The cleaning and sanitising service must be carried out by a professional cleaning company at the insured address as stated in the Eligible Customer's policy schedule.

A waiting period of 14 days shall apply for Eligible Customers who purchased a new Eligible Product during the campaign period. No sanitization benefit shall be payable if the diagnosis of Covid-19 occurred during the first 14 days starting from the date of inception of the policy.

Such waiting period shall not apply for Eligible Customers who renewed their existing policy that is under the Eligible Product, so long as the insurance coverage is continuous without any break in period of insurance.

The benefit can only be claimed once for each policy under the Eligible Product.

This benefit is complimentary on top of existing benefits and is up to the pledged fund of RM 100,000. This benefit will end once it has been fully redeemed or at the end of the campaign period, whichever comes first.

## **CLAIMS**

Supporting documents for claims submission must be submitted within 30 days from date of consultation/treatment/death, whichever is latest:

- a. Fire Claim form
- b. Copy of Claimant NRIC or Relevant identity documents
- c. Employee Covid-19 Test Result slip
- d. Laboratory/Diagnostic Test results (if available)
- e. Employment letter of the employee.
- f. Receipt of the cleaning and sanitising service for the insured address (with address and scope of the service stated)

## **GENERAL**

1. AXA Affin General Insurance shall have the right and absolute discretion to vary, amend, delete or add to any of the Terms and Conditions specifically set out herein, in whole or in any part from time to time including to vary the Campaign Period as it deems necessary and appropriate with notice via the AXA Affin

General Insurance's official website or notices at AXA Affin General Insurance's branches.

2. By participating in the Campaign, the Eligible Customer and/or any parties related herein agree to be bound by this Terms and Conditions.
3. The delivery of the Campaign Gift will be fulfilled by AXA's vendor based on the information provided by AXA Agent in the Fire Extinguisher Campaign link. This gift is not transferable, nor exchangeable for cash or credit or kind whether in part or in full. AXA shall not be liable for or obliged to recognize or replace any defective, lost, damaged or stolen gift where such defect, loss or damage in respect of the Gift is not due to the fault and/or negligence of AXA.
4. All personal data provided to Us for the purpose of this Campaign, shall be deemed to have been given with your consent. We may disclose or share your personal data vide [www.axa.com.my](http://www.axa.com.my), to AXA Affin General Insurance's affiliate, business partner and associates. We make it a priority to keep secure the personal data of individuals and the said personal data in relation to the participation in this Campaign, will be processed in accordance with the relevant Personal Data law.
5. You further agree and consent for Us to utilise your personal information for future marketing and promotional purposes.
6. Please visit <https://www.axa.com.my/personal-data-policy> to review and read the AXA Privacy and PDP Policy. Customer acknowledge that they have read and accepted the AXA Privacy and PDP Policy.
7. AXA shall not be liable for any default in respect of the Campaign due to any act of God, war, riot, strike, lockout, industrial action, fire, flood, drought, storm, virus outbreak, technical or system failures or any event beyond the reasonable control of AXA Affin General Insurance.
8. This Terms and Conditions are governed by and construed under the laws of Malaysia.
9. For any assistance and/or feedback related to the Campaign, You may refer to our agent(s) or walk in to the nearest AXA Affin General Insurance branch or speak to our Customer Care at (+603) 2170 8282 or email us at [customer.service@axa.com.my](mailto:customer.service@axa.com.my).

*Updated as of 16<sup>th</sup> February 2021*