

How to choose the right motor insurance or takaful?

Read, answer and win RM50 Touch 'n Go reload

RM50

Jom Level Up Quiz - Terms & Conditions

1. The Jom Level Up Quiz (“Quiz”) for article [#YouOttoKnow: How to choose the right motor insurance or takaful](#) starts from 20 September 2024; 00:01 and ends on 5 October 2024; 23:59 (“Quiz Period”).
2. Any person who has fulfilled the criteria below is eligible to participate in this Quiz (“Participants”):
 - a) Citizens and residents of Malaysia
 - b) Aged 18 years and above
 - c) The following person(s) shall not be eligible to participate in this Quiz:
 - i) Employees and immediate families of the Organiser Persatuan Insurans Am Malaysia (PIAM) and Malaysian Takaful Association (MTA).
 - ii) Affiliates, appointed agencies and suppliers of the Organiser.
3. The Organiser may at its sole and absolute discretion extend (“Extended Period”) the Quiz Period or terminate/cancel the Quiz at any time without any prior notice to any party. Unless an Extended Period or termination/cancellation of the Quiz are announced, any redemptions requested after the end of the Quiz Period (due to any reason howsoever and/or whatsoever arising) shall be rejected. Any participation in the Quiz during the Extended Period (if any) shall be governed by these Terms and Conditions (“Terms and Conditions”) which shall remain in full force and effect.
4. The Organiser reserves the right to substitute any of the prizes stipulated in these Terms and Conditions with items of equivalent value and without prior notice.
5. The Quiz Prizes will be awarded to 5 Participants who are the 5th, 15th, 25th, 35th, and 45th Participant who answer the questions correctly. Each of these winning Participant wins a RM50 Touch ‘n Go reload credit.
6. The Organiser reserves the right to amend and change the Quiz’s winning mechanics at their sole discretion without having to assign any reason whatsoever.
7. Participants are allowed to submit multiple entries but can only win one (1) prize throughout the Quiz period.

How to choose the right motor insurance or takaful?

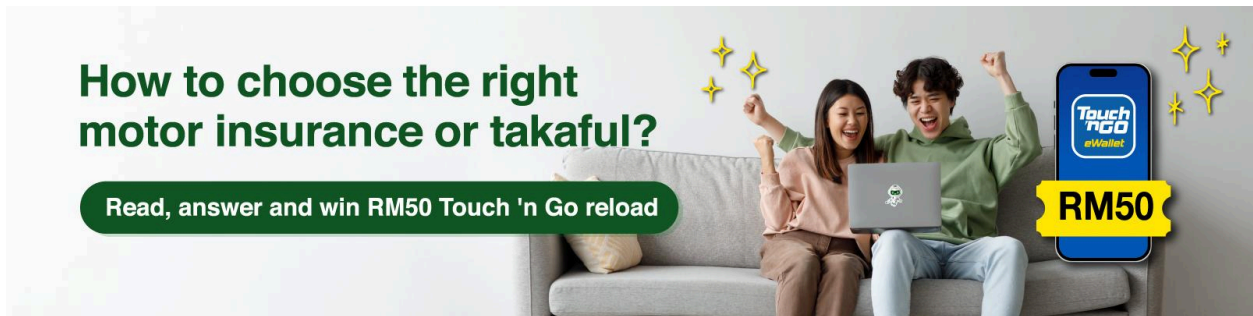
Read, answer and win RM50 Touch 'n Go reload



8. All prizes are strictly not transferable, assignable exchangeable or redeemable by you in any other form or manner other than that specified in this Terms and Conditions.
9. The Organiser reserves the right to reject any Participants failing to meet the requirements above. The Organiser's decisions are final and no correspondence thereon will be entertained.
10. Quiz winners will be selected and announced on the PIAM and MTA Facebook pages, and on the website (www.jomlevelup.my) within the next fourteen (14) working days from the end of the Quiz Period.
11. The Organiser reserves the right to substitute any of the prizes with items of equivalent value and without prior notice.
12. The Organiser reserves the right to forfeit the prizes or assign the prizes to another Contest Participant should the originally selected winners fail to respond within the stipulated time frame.
13. By participating in the Quiz, Participants are taken to have read, understood and agreed to be bound by these Contest Terms and Conditions, and accept that all decisions by the Organiser are final and binding.
14. The Organiser reserves the right to change, amend, add or delete any of the Quiz Terms and Conditions at any time without prior notice to the Participants and the Participants agree to be bound by such changes.
15. The Organiser reserves the right to use, edit, modify and publish the entry submitted by all the Participant(s), publish the names of the Participant(s), in any way it deems fit for any advertising, trade, promotional purposes and for any other reason whatsoever, without any further notice to the Participant(s) and the Participant(s) shall not claim ownership or any payment or compensation on the materials.
16. The Organiser is not responsible for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction, unauthorised

How to choose the right motor insurance or takaful?

Read, answer and win RM50 Touch 'n Go reload



access to, or alteration of, user or member communications, or any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of email or players on account of technical problems or traffic congestion on the internet and/or websites.

17. The Organiser, its partners and its sponsor(s) (if any) will not be held liable in the event of non-receipt or delayed delivery of the notification to the Quiz Winners.
18. All Quiz Winners must abide by the Terms and Conditions of the parties arranging and/or providing for the prizes and the Terms and Conditions attached to the prizes, if any.
19. The Organiser makes no warranties or representations whatsoever with respect to the prizes and shall not be responsible nor liable for any problems and/or damage there to or arising there from.
20. In the event a Quiz Winner(s) chooses not to accept a prize, they will disclaim all rights, interests and claims to that prize and the prize will be dealt with according to the sole and absolute discretion of the Organiser.
21. All prizes are accepted entirely at the risk of the Quiz Winner(s), and the Organiser excludes all liabilities, representation and warranties in connection with any prize to the extent permitted by law. Quiz Winner(s) shall comply with the Terms and Conditions of each prize.