

Terms and Conditions

The Terms and Conditions as indicated below shall apply to all Participant (hereinafter referred to as the "Participant", "you") whom are interested in submitting their details to participate in this AmGen PA Benefit Program (hereinafter referred to as "the Program") which Program is offered by Petron Fuel International Sdn Bhd (hereinafter referred to as "the Company") to all PMiles Member (as defined herein), in collaboration with MP Insurance Brokers Sdn Bhd (hereinafter referred to as "the Program Partner") together with AmGeneral Insurance Berhad underwriting the PA Insurance product (hereinafter referred to as "the Insurance Partner").

These terms and conditions govern the Program and are to be read in conjunction with the terms of the policy documents issued by the Insurance Partner in respect of the PA benefit.

These terms and conditions may be varied, revised, changed or amended from time to time by the Company. You acknowledge that it is your sole obligation and responsibility to keep apprised of the updated version of the terms and conditions. If you do not agree to any of the variations, revisions, changes or amendments in the terms and conditions you shall terminate your enrollment in the Program. The Company shall not be held responsible in the event you are not aware of any terms or conditions which may have been varied, revised, changed or amended so long as such variations, revisions, changes or amendments have been posted on the Program Website. Your continued participation in the Program after the effective date of such variations, revisions, changes or amendments constitutes your acceptance of such variations, revisions, changes or amendments without any reservations.

The terms and conditions with the most recent date of revision shall be the version in force and supersedes all earlier versions.

You are advised to refer to our privacy notice for details on how your personal information is collected, stored and processed.

You also acknowledge that the Company only offers the AmGen PA Benefit Program in collaboration with the Program Partner and the Insurance Partner and does not itself provide any benefits whatsoever under the relevant AmGen PA Benefit Program. **Benefits are provided to you and are the sole responsibility of the Insurance Partner.**

1. DEFINITIONS AND INTERPRETATION

1.1 In these Terms and Conditions, the following words and expressions shall have the meanings opposite:-

“AmGen PA Benefit Program”	means the Personal Accident Insurance benefits program offered by the Company to its PMiles members in collaboration with the Program Partner and Insurance Partner in accordance with these Terms and Conditions
“The Company”	means Petron Fuel International Sdn Bhd
“Program Partner”	means MP Insurance Brokers Sdn Bhd
“The Insurance Partner”	means AmGeneral Insurance Berhad
“Participant”	means PMiles members who have signed up to participate in the PA Benefit Program and who meets the Eligibility Conditions for such participation
“The Policy”	means the policy documents issued by the Insurance Partner in respect of the AmGen PA Benefit
“Benefits”	refer to a conventional Personal Accident Insurance Coverage Benefits with coverage up to RM60,000 and as detailed in the Policy and below:- Worldwide Coverage – 24 hours a day 7 days a week Accidental Death – Coverage up to RM30,000 Double Indemnity – Accidental Death Coverage Doubled to RM60,000 on national public holidays Medical Expenses – Coverage up to RM300 per accident
“Eligibility Conditions”	means the accumulation of the Minimum Qualifying PMiles Points which shall entitle such Member to redeem such points to participate in the Program for the Personal Accident Coverage and/or such other conditions as determined by the Company or the Insurance Partner offering the Benefits from time to time in accordance with these Terms and Conditions and any other terms or conditions set out in the insurance policy or other document relating to a particular Benefit
“PMiles Member”	means any person who has an active and validly registered Petron Miles Privilege Card
“PMiles Membership Number”	means the number displayed on a physical membership card of a validly registered Petron Miles Privilege Card
“Personal Data”	has the same meaning as set out in the Personal Data Protection Act 2010 and any revisions, supplements or re-enactments
“Privacy Notice”	means the principles and guidelines under which the Company will collect, store, process and share your Personal Data

"Terms and Conditions"	means, collectively: (a) the latest revision of these terms and conditions posted on the Website; (b) the Privacy Notice; and (c) the Eligibility Conditions
"Program Website"	means the PA Insurance Website located at http://mpinsb.com.my/campaign/ or such other address
"Minimum Qualifying PMiles Points"	means the minimum number of PMiles Points which need to be accumulated by Members to qualify and be eligible to participate in the Program for the Benefits, which shall be One Thousand (1000) PMiles Points only or such other number of PMiles Points as determined by the Company at its sole discretion
"PA Insurance Coverage"	Means the coverage as provided under the PA Insurance Policy as offered under this Program

2. GENERAL

2.1 Eligibility Conditions

This Campaign is open to all Malaysians who are PMiles Members, aged eighteen (18) years old and above ("Participants"), subject to the following Terms and Conditions. To be eligible for this Program, you will need to be:-

- A validly registered PMiles Members
- A Malaysian citizen
- Age between 18-65 years old
- Not physically disabled
- You are not working as (whether on a temporary or permanent basis) racer, professional sportsmen, seamen, logger, off-shore worker, air crew member, fishermen, horse jockey, professional entertainer, explosive maker/handler, ship crew, test pilots and drivers, stevedores, professional divers, firemen, underground worker/miner, member of armed forces, naval military or air force or operations, police force and rescue service.

2.2 The Program is a personal accident insurance program underwritten by the Insurance Partner extended to PMiles Members who redeem the Minimum Qualifying PMiles Points for the PA Insurance Coverage.

3. GETTING THE PA INSURANCE

3.1 Each Member can redeem the Minimum Qualifying PMiles Points to participate in this Program and to receive this PA Insurance Coverage.

3.2 You will be required to provide your email address when you redeem for the PA Insurance via the Program Website and you shall receive the certificate of insurance at the email address provided by you within Sixty (60) working days from the date of your redemption. If a certificate of insurance is sent to a wrong email address because you did not provide the correct email address, you shall need to contact us and provide us with a valid email address.

3.3 You must complete the enrollment process before you can enjoy any of the Benefits. We reserve the right to decline, suspend or terminate your membership in the Program without assigning any reason.

3.4 You shall also bear any taxes and courier or postage charges incurred for the redemption and delivery of the Policy to you. No refunds of PMiles Points will be given once you have redeemed the Minimum Qualifying PMiles Points for the Policy. We reserve the entire discretion to offer promotions or revise the number of Minimum Qualifying PMiles Points for redemption of this Policy at any time and to determine conditions under which the Policy can be redeemed at a discounted or promotional rate or even free or complimentary.

4. ENROLLMENT IN THIS PROGRAM

4.1 Before your enrollment has been completed, you are only “Pre-Enrolled” as a Member and not yet eligible to the Benefits.

4.2 You may enroll for the Program by providing the information as set out on the Program Website. You must have an accumulative Minimum Qualifying PMiles Points in order to redeem this PA Insurance.

4.3 Confidentiality during registration

(a) During enrollment of this Program, you will need to provide Personal Data to the Company which includes but is not limited to your name, NRIC No., email address, and occupation. Other Personal Data such as your PMiles Membership Number of the Company’s loyalty program may also be required and subject to the privacy policy of such Program Partner and Insurance Partner.

(b) Your Personal Data is collected and processed by us in accordance with the terms of our Privacy Policy which you should read and understand. The privacy policies of our Program Partner and Insurance Partner should also be noted by you if you deem it necessary for you to understand how and why your Personal Data is being used, processed and shared.

4.5 You hereby represent and undertake that all information you provide during the enrollment in this Program and throughout your interactions with the Company will be true, accurate and not misleading. You agree to update any information provided to us in order to maintain its truth and accuracy.

4.6 By enrolling in this Program you acknowledge and agree to these Terms and Conditions and consent to the Company’s use of your Personal Data in compliance with our Privacy Policy. If you do not agree to the Terms and Conditions or Privacy Policy, you should not proceed to enroll in this Program or, if already enrolled, you should terminate your enrollment by notifying us through the Program Website. You may terminate your enrollment at any time without incurring any penalty.

5. ACCIDENTAL DEATH AND PERMANENT DISABLEMENT INSURANCE BENEFIT FOR PETRON MILES PRIVILEGE MEMBERS

5.1 The PA Insurance refers to a conventional personal accident insurance product in collaboration with the Program Partner and underwritten by the Insurance Partner and further details of the Coverage and Benefits provided can be found in the Policy.

5.2 The Eligibility Conditions to enjoy such Benefits are set out in the Program Website and/or in the Policy relating to such. By opting to enjoy such Benefits you are deemed to agree to the terms and conditions under the Policy and all other terms and conditions specific to a particular Benefit. Benefits can only be enjoyed after you have been enrolled.

5.3 The Company reserves the right to amend and update the PA Insurance Program, its Benefits and Eligibility Conditions as may be required at any time and without prior notice to you so long as such changes are not prejudicial to your Benefits.

5.4 The terms and conditions as stated in the Policy for the Coverage and Benefit and the certificate of insurance are final and binding and applicable to PMiles Members who have decided to opt-in and enjoy Coverage and Benefit under the Program.

5.5 In the event of discrepancies between the terms of and conditions of the Policy and certificate of insurance for the PA Insurance and the additional terms set out herein, the provisions of the Policy and certificate of insurance shall, for purposes of the PA Insurance only will prevail and be applicable.

5.6 Changes (if any) to the Benefits under the PA Insurance which include but are not limited to the amount of Coverage may only be changed in accordance with the terms and conditions of the Policy and will not have a retrospective effect. For example if you are issued with a certificate of insurance on 1 September 2018, any changes made on the 2 September 2018 or later shall only be applicable to the PA Insurance as evidenced by a certificate of insurance dated after 2 September 2018. However since Coverage under the PA Insurance continues subject to fulfilment of the spending requirement for each spending period, it is a Member's responsibility to keep updated on any additional terms and conditions which are set out in each certificate of insurance issued to him/her.

6. REDEEMING PA INSURANCE BENEFIT WITH YOUR PMILES POINTS

6.1 The Company reserves the right to modify the basis for redemption without giving you any prior notice. You must have a Minimum Qualifying PMiles Points in your Petron Miles Privilege Card before you can carry out a redemption.

6.2 Upon redemption of PMiles Points, the relevant number of PMiles Points redeemed shall be deducted from the total number of PMiles Points in your Petron Miles Privilege Card.

6.3 PMiles Points are personal to and may only be redeemed by the PMiles Member who had earned such PMiles Points and into whose Petron Miles Privilege Card the PMiles Points have been credited

into. The Petron Miles Privilege Card must be in good standing and not cancelled, suspended or terminated (either by the Company or by the PMiles Member) at the time of a redemption request.

6.4 Any redemption of PMiles Points cannot be revoked or cancelled once our Program Partner has received and approved the redemption request. Further although the Policy purchased via the redemption of PMiles Points may be cancelled by you, once PMiles Points have been redeemed, such PMiles Points may not be refunded into your Petron Miles Privilege Card.

6.5 The minimum number of PMiles Points for redemption is the Minimum Qualifying PMiles Points.

6.6 If you have more than one (1) Petron Miles Privilege Card, Petron Miles Points earned from each Privilege Card can be combined/transferred from your different Cards for the purpose of making a redemption.

6.7 Information on how to redeem PMiles Points can be found at www.petronmiles.com.my.

7. INDEMNITIES BY PMILES MEMBERS

7.1 You agree that you will indemnify and keep indemnified the Company against any costs, claim, demand, proceeding, liability, loss (excluding indirect or consequential losses) or expense reasonably suffered or incurred by you arising from any breach of the Terms and Conditions by you and that you shall, without prejudice to the generality of such indemnification, promptly pay to the Company or to any other party if so directed by the Company the amount necessary to discharge any such cost, claim, demand, proceeding, liability, loss or expense which has become due or which is immediately about to become due.

7.2 You acknowledge and agree that the Coverage and Benefits are provided by the Insurance Partner via the Program Partner and you shall not hold the Company accountable for any liability, loss or damage howsoever incurred, whether arising directly or indirectly from the Program or from the Coverage and Benefits. You agree to indemnify and keep the Company indemnified against any liability, loss or damage incurred in any manner whatsoever and howsoever arising from or incidental to the provision and/or your utilisation of Benefits.

7.3 You acknowledge and agree that you are not entitled to any claim for compensation from the Company for any loss or damage, direct or indirect, suffered or incurred arising from any amendments to the Terms and Conditions or as a result of the cancellation, termination, or suspension of the Program.

8. LIMITATION OF LIABILITY

8.1 You acknowledge that the Company is merely the administrator of the Program and is not involved with nor responsible or liable for the Benefits. Accordingly the Company makes no guarantees, warranties, representations or promises whatsoever to you for any aspect of the Benefits including but not limited to the quality, accuracy, quantity or nature of the products or services offered by our Program Partner or our Insurance Partner.

8.2 You acknowledge that the Company shall not be obliged to make good any loss suffered by you, whether actual or potential, offer a substitute or replacement Benefit or make refunds in respect of any Benefits refused. Any claims for damages or losses incurred by you due to the refusal of a Benefit shall be made directly against the Insurance Partner via the Program Partner who had provided or refused to provide the Benefit.

8.3 You agree that in the event the Company is, notwithstanding the provisions in Section 8.1 and Section 8.2 above, held liable for any loss or damage pursuant to the Program, the total liability of the Company shall not be in excess of the value of the PMiles Points redeemed by you for the Program. You also agree to indemnify the Company for any excess amounts.

9. TERMINATION

9.1 Without prejudice to our right to terminate your Policy without assigning any reasons, your Policy will be terminated by the Company in the event you are in breach of these Terms and Conditions.

9.2 You shall cease to be a PMiles Member upon receipt of notification of termination of your membership from the Company. The Company is not obliged to refund any PMiles Points which have been redeemed by you in relation to this Program.

9.3 Your enrollment in the Program shall also automatically terminate upon your demise and the PMiles Points you have accumulated shall thereupon be void and cease to have any redemption value.

9.4 Your termination to the Program shall not affect any arrangement or liability which may have arisen between you and the Program Partners or Insurance Partner.

10. RENEWAL

10.1 The AmGen PA Benefit Program provides a coverage of up to one (1) year from the date of issuance of your Policy or certificate of insurance. After the expiration of your Policy, you can opt for renewal provided that you have sufficient PMiles Points in your Petron Miles Privilege Card.

10.2 Subject to the availability of the Program, please refer to the Program Website to find out about option to opt for renewal after the expiry of the Policy for subsequent years.

If you have any queries relating to the redemption of PMiles Points, you may call our Petron Customer Care Hotline at 1-300-888-812, Mondays to Fridays, from 9.00am to 5.00pm, and Saturday, 9.00am to 1.00pm.

If you have any queries relating to the AmGen PA Benefit or how to claim, you should call:

MP INSURANCE BROKERS SDN BHD, Unit 25-3, The Boulevard Office, Lingkaran Syed Putra, Mid Valley City, 59200 Kuala Lumpur

T:-603-22820891 ext 13

F:-603-22820391

Email: mpdigital@mpinsb.com.my