



“GoRefer, GoEarn”

TERMS AND CONDITIONS

1. Campaign Name

- 1.1. The ‘GoRefer, GoEarn’ (“Campaign”) is organised by GoInsuran.com (TCCL Sdn Bhd.) (“Organiser”) and is subject to these terms and conditions.

2. Campaign Duration

- 2.1. The campaign will run from 1st May 2025 to 31st December 2025 (from now on referred to as the "Campaign Duration").

3. General Eligibility

The Campaign is open to all Malaysian subject to fulfilling ALL the following requirements:

- 3.1. Must hold Malaysian citizenship.
- 3.2. Must age eighteen years old (18) and above.
- 3.3. Required to register as a Referrer via [Google Form](#) to participate.
- 3.4. Must refer to a new customer including a family member or friend, to renew their car insurance with GoInsuran.com.
- 3.5. Must comply with all campaign terms and conditions outlined in this document.

4. Definitions

- 4.1. Participants who meet all the above-mentioned requirements (Clause 3) shall be referred to as “Referrer (Introducer)”.
- 4.2. The family members or friend of the referrers, hereinafter referred to as “Referral”

5. Referrer and Referral Eligibility

- 5.1. Referrers are open to **existing and new customers** of GoInsuran.com. For referrer to earn the RM50 Shopee e-voucher, all the following conditions must be met:
 - 5.2. The referral must be a **new customer** who has never completed any insurance renewal with GoInsuran.com. Verification will be based on the IC number and Vehicle Registration number that linked to the insured vehicle.
 - 5.3. The referral must purchase an insurance policy with a minimum premium of **RM600**.

- 5.4. The insurance renewal must be made through Golnsuran.com. Renewals done through other platforms or providers not offered by Golnsuran.com will not be eligible.
- 5.5. The referral **must apply the referrer's unique promo code** during the transaction. Failure to use the promo code will disqualify the referrer from receiving the prize.
- 5.6. The transaction must be **fully paid**, and a valid insurance cover note must be issued. A seven (7) day cooling-off period applies after the cover note is issued:
- 5.7. If no refunds or cancellations are made during this period, the referred transaction will be eligible for prize
- 5.8. If a cancellation or refund happens within the cooling-off period, the prize will be forfeited.

6. Ineligibility

The following individuals are **not eligible** to participate in this Campaign:

- 6.1. Permanent or contract employees of TCCL Sdn Bhd, including the Organiser and their immediate family members.
- 6.2. Any illegible registration forms, not in English, contain offensive language, or are suspected of being spam or fraudulent. Participants failing to adhere to these guidelines will not be eligible.

7. Obligation by the Referres and Referrals

- 7.1. All transactions completed using the referrer's unique promo code on Golnsuran.com are subject to the campaign's terms and conditions.
- 7.2. Referrers may only share their referral link and are not considered agents, employees, or representatives of Golnsuran.com or any related entity. Participation in the referral campaign does not create any employment, partnership, or agency relationship.
- 7.3. Referrers are strictly prohibited from carrying out any sales, marketing, or promotional activities beyond sharing the referral link.
- 7.4. All product or service inquiries, including insurance and road tax matters, must be directed to connect@goinsuran.com

8. Campaign Mechanics

Participants will qualify for the Campaign based on the following:

- 8.1. Participants must first register as a Referrer for the 'GoRefer, GoEarn' Campaign via the designated [Google form](#).
- 8.2. A unique promo code will be sent to the Referrer's registered email address

and mobile number (via WhatsApp) within 3 working days after registration.

- 8.3. Referrers must share their unique promo code with others, including family and friends ("Referrals"), and encourage them to renew their car insurance through GoInsuran.com during the Campaign period.
- 8.4. Referrers must ensure that Referrals use the dedicated promo code when renewing at https://bit.ly/goinsuran_getquote within the campaign duration.
- 8.5. For the Referrer to qualify for the campaign prize, the Referral's transaction must meet all the following conditions:
 - 8.5.1. The Referral must be a new customer to GoInsuran.com.
 - 8.5.2. The Referral must purchase an insurance policy with a minimum premium of RM600.
 - 8.5.3. The **Referrer's unique promo code** must be applied at the checkout page.
- 8.6. Every successful renewal that meets all above criteria stated in 8.5 will earn the Referrer a guaranteed RM50 Shopee e-voucher.
- 8.7. Breakdown as follows:

Participant	Action	Prize
Referrer (Introducer)	May or may not renew their own car insurance, but refers someone who successfully renews using their unique promo code.	Eligible to join the campaign and earn a RM50 Shopee e-voucher for each successful referral.
Referral	Successfully renews car insurance using the Referrer's unique promo code.	Eligible for a discount on their car insurance renewal only (not eligible for campaign prize).

- 8.8. Referrers will receive a **RM50 Shopee e-voucher** for **each successful referral** that meets all eligibility criteria. There is no cap on the number of referrals a participant can make—prizes will be issued accordingly.
- 8.9. Successful referrers will be notified via email and WhatsApp by the organiser.
- 8.10. All decisions made by the organiser regarding campaign matters, including referrer eligibility and prize distribution, are final and binding. No appeals or correspondence will be entertained.

9. Prize Redemption

- 9.1. A "Campaign Prize" is defined as one (1) unit of **RM50 Shopee e-voucher**.
- 9.2. The successful referrers are entitled to only one (1) unit of e-voucher for **each**

successful referral.

- 9.3. GoInsuran.com will notify successful referrers only after their referral completes a successful insurance renewal with GoInsuran via email and WhatsApp using the contact details provided in the Registration Form.
- 9.4. Referrers must respond to the notification within **72 hours**. If no response is received after **three (3) attempts**, the organiser may select a replacement.
- 9.5. The Shopee e-voucher will be delivered via email only, within **7–14 working days** after the referral has fulfilled all eligibility criteria.
- 9.6. The Shopee e-voucher must be redeemed within the validity period stated in the notification. The organiser will not be held responsible for missed redemptions.
- 9.7. The prize is non-transferable, non-refundable, and cannot be exchanged for cash, credit, or other items.
- 9.8. The Organiser does not endorse or support the prize brand or distributor. Any disputes about prize usage must be handled directly with the issuing party.
- 9.9. By accepting the prize, Referrers agree to allow the organiser to publish their name and masked phone number on official websites, social media, and communication channels.

10. General Terms & Conditions

- 10.1. The organiser reserves the right to amend, remove, or add to these Terms and Conditions—whether in part or whole—at any time without prior notice.
- 10.2. The organiser may cancel, terminate, or suspend the campaign at its sole discretion, with or without prior notice or reason.
- 10.3. Campaign prizes are strictly non-transferable and cannot be exchanged for cash, credit, or any other form, either in whole or in part.
- 10.4. Any campaign updates or changes will be communicated to participants through appropriate channels.
- 10.5. By participating, customers consent to the organiser’s right to use their names, addresses, photographs, and related information in current or future advertising and publicity materials, without additional notice, compensation, or approval.