

## **Terms and Conditions: “Insurance Uncovered” Short Video Competition 2025**

By participating in the “Insurance Uncovered” Short Video Competition, all participants to acknowledge and agree with the following terms:

**1. Eligibility**

This competition is open exclusively to staff members of PIAM member companies. Entries from individuals who are not employed by PIAM member companies will be disqualified.

**2. Competition Period**

The competition commences from 22 August 2025 and ends on 21 September 2025, both dates inclusive, (“Competition Period”).

**3. Originality**

All video submissions must be original work created specifically for this competition. Plagiarism or use of unlicensed third-party content is strictly prohibited.

**4. Language**

Submissions must be primarily in English or Bahasa Malaysia.

**5. Consent & Representation:**

- Team leaders shall be fully responsible for ensuring that all individuals are identifiable in the video submission, including but not limited to featured individuals and incidental background participants. These individuals must have provided their voluntary, explicit, and informed consent in accordance with the Personal Data Protection Act 2010. Such consent must cover the collection, use, disclosure, and publication of their personal data (including image, voice, and likeness) by PIAM for the purposes of processing, evaluating, promoting, and publicly disseminating the submitted content through any media platform.
- Team leaders must ensure that such individuals have been informed of the specific purposes for which their personal data will be used, and of their rights under the PDPA.

**6. Content Restrictions**

- Videos must not include explicit, offensive, or discriminatory content.
- Submissions that violate these standards will be disqualified.

**7. Judging Criteria**

Criteria	Percentage
Creativity & Originality	30%
Relevance to Theme	30%
Production Quality	20%
Engagement & Impact	20%

**8. Rights & Usage**

- By submitting an entry, participants grant PIAM the non-exclusive rights to use, edit, and distribute the video content for marketing, educational, and promotional purposes (including online, at events, and in media publications).
- Participants undertake to ensure that the content submitted is original, does not infringe any third-party rights, and complies with all the applicable laws and regulations. PIAM will not be responsible for the accuracy, legality, or adequacy of any submitted content and excludes all liability for claims arising from or relating to such content.

**9. Data Privacy & Retention:**

- Personal information collected for the purpose of this competition will be treated as confidential and used solely for administrative and promotional activities related to the contest.
- PIAM may share participant data with service providers (e.g. video editors, event coordinators) strictly on a need-to-know basis and subject to confidentiality obligations and agreements.
- Data will be retained only as long as needed for legal or promotional purposes and deleted in accordance with Personal Data Protection Act 2010.