

13 January 2022

Terms & Conditions of Lunar New Year Online Discount, Gift & Lucky Draw (“Promotion”)

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Promotional Period”): 24 January 2022 to 28 February 2022, both dates inclusive.
3. To qualify for the Promotion (“Qualifying Customer”):
 - a) you must apply for an insurance policy listed in the table in section 4 online at msig.com.sg during the Promotional Period which is accepted by MSIG and premium fully paid; and
 - b) you must be purchasing the insurance policy as a private individual and you must not be an existing policyholder for the product you are applying for.
4. Under this Promotion, a Qualifying Customer will receive the following discount and/or gift (“Gift”) according to the product & plan purchased below.

Product(s) / Plan Type	Discount	Gift
TravelEasy (Single Trip)	40% off	-
TravelEasy (Annual Trip)	-	Polymerase Chain Reaction (PCR) test worth S\$118
Enhanced HomePlus	20% off	-
MaidPlus	20% off	Medical check-up for Classic & Premier Plans only
CancerCare Plus	20% off	-
ProtectionPlus	30% off	-
Freelancer CashPlus	10% off	-
MotorMax	-	S\$150 off Car Coating Package + S\$100 Vouchers
MotorMax Plus	-	S\$150 off Car Coating Package + S\$150 Vouchers

In addition, each Qualifying Customer will be entitled to one (1) chance in the Lucky Draw for every participating policy purchased. Each Qualifying Customer however is only entitled to one (1) prize.

Polymerase Chain Reaction (PCR) test

- a) Each new application for TravelEasy Annual Plan accepted during the Promotional Period entitles you to receive a free Polymerase Chain Reaction (PCR) test worth S\$118. For renewals, the existing discount applies, but not on top of the current Gift promotion.
- b) MSIG will issue a Gift redemption notification by email to you within 7 working days after successful policy application. Please provide a valid email address to MSIG for the purpose of receiving your Gift redemption. MSIG is not obliged to replace any redemption notifications that are not received, have expired, misplaced, or arising from a subsequent change to email address which MSIG has not been notified. Details on the redemption procedure are set out in the Gift redemption notification.
- c) Redemption of the Gift must be made within twelve (12) months from the date of MSIG's Gift redemption email at any of the clinics listed [here](#). Any out-of-scope medical services or treatment rendered will be at your own expense. The attending clinic will bill and collect directly all such expenses from you, or the person authorised by you to redeem the Gift.

Medical Check-up

The medical check-up for MaidPlus Classic and Premier plans consists of the following tests:

- a) Clinical Examination (Vision, Height & Weight)
- b) Urine Pregnancy Test
- c) Venereal Disease Research Laboratory (VDRL) test
- d) Human Immunodeficiency Virus (HIV)

The redemption email for the medical check-up will be sent to you within 7 working days after successful policy application. Redemption of the medical check-up must be made within twelve (12) months from the date of the redemption email at any of the clinics listed [here](#).

Any out-of-scope medical services or treatment rendered will be at your own expense. The attending clinic will bill and collect directly all such expenses from you, your domestic helper or the person authorised by you to redeem the medical package. Redemption of the medical check-up is done at your or your domestic helper's own risk.

S\$150 off Car Coating Package

MSIG will issue a Gift redemption notification by email within 14 working days after successful policy application.

The terms governing the use of the Gift are as follows:

- a) Redeemable at [KlarDetails Toh Guan](#) only and redeemable for S\$150 off the retail price for KlarCOAT Performance Package (Car Coating) only.
- b) Not exchangeable for cash.
- c) Cannot be used in conjunction with any other promotions, discounts, or vouchers.
- d) Last redemption date will be 31 December 2022.
- e) Only valid when presented with the redemption email.
- f) KlarDetails reserves the right to vary/amend the privileges or terms & conditions without prior notice.

- g) To redeem, customers must contact [KlarDetails Toh Guan](#) directly at 9673 3273 to make an appointment prior to the date of visit. Walk-ins are not allowed.

Gift Vouchers

The gift vouchers will be sent to you by email within 14 working days after successful policy application.

- a) You agree that you accept the Gift as it is and subject to any terms that the supplier of the Gift may impose. MSIG makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any Gift.
- b) Please provide a valid email address to MSIG for the purpose of receiving your redemption email. Details on the redemption procedure are set out in the Gift redemption notification.
- c) Rewardz Pte Ltd is the appointed vendor for digital gift fulfilment for our customers for this Promotion. Your relevant personal data will be shared with them and their subcontractors (if any), for this purpose. You will receive a Gift redemption notification from Rewardz (supportmsig@rewardz.sg).
- d) MSIG is not obliged to replace any Gifts which are not received, which have expired, or which have been misplaced or arising from a subsequent change to email address which MSIG has not been notified.
- e) The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.
- f) MSIG may at its sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or higher value.
- g) MSIG is not obliged to assist or act on your behalf in communicating with the supplier of the Gift relating to the redemption of the Gift or for any other reason.
- h) MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.

Lucky Draw

- a) Any policy purchased but cancelled or terminated during the Promotional Period shall not be eligible for the Lucky Draw.
- b) Employees of MSIG and their immediate family members are not eligible to participate in the Lucky Draw.
- c) Ten (10) lucky winners will be drawn from the applications accepted during the Promotional Period.
- d) There will be 10 Prizes (individually, the "Prize") to be awarded in the Lucky Draw:
- (i) First prize: [Dyson v12 detect slim total clean, worth \\$999](#)
 - (ii) Second prize: [Apple Watch 7 \(Black, 45mm\), worth \\$649](#)
 - (iii) Third prize: [Secretlab TITAN Evo 2022 Series, worth \\$579](#)
 - (iv) Fourth Prize: [Airpods Pro, worth \\$379](#)
 - (v) Fifth Prize: [Nespresso Essenza Mini Intense Grey & Aeroccino Bundle, worth \\$238](#)

- (vi) Sixth to Tenth Prize: \$100 Rewardz Gift Vouchers per winner, redeemable via the link sent via email only
- e) The Lucky Draw will be held on 8 March 2022, 3.00PM, 4 Shenton Way, Level 23, SGX Centre 2, Singapore 068807.
- f) Winners will be notified by post and email latest by 22 March 2022, according to particulars provided to MSIG when purchasing the policy.
- g) That Marketing Guy Pte Ltd. is the appointed vendor for gift fulfilment for our customers for this Lucky Draw. Your relevant personal data will be shared with them and their subcontractors (if any), for this purpose. Please provide a valid email address to MSIG for the purpose of receiving your Prize. MSIG is not obliged to replace any redemption notifications that are not received, have expired, misplaced or arising from a subsequent change to email address which MSIG has not been notified. Details on the redemption procedure are set out in the Prize redemption notification.
- h) The Prize is non-refundable, non-transferable nor exchangeable for credit or for any other item. The winners shall accept the Prize as it is and at their own risk. MSIG shall not be responsible for the quality, merchantability, or fitness for any purpose of the Prize, or for the use or consumption thereof.
- i) MSIG shall not be responsible for any breaches of contract or any actions or omissions on the part of the suppliers of the Prize.
- j) MSIG may at its sole discretion at any time substitute or replace the Prize with any other Prize of equal or higher value.
- k) Any Prize which is not won or remains unclaimed after 2 months of notification shall be forfeited and the Prize or its equivalent value shall be donated by MSIG to a charity of MSIG's choice.
- l) The decision of MSIG on all matters relating to or in connection with the Lucky Draw (including selection of the winners) shall be final and binding on all parties concerned. MSIG is not obliged to give any reason or enter into any correspondence with any person concerning the Lucky Draw.
- m) MSIG reserves the sole and absolute right to:
 - i. Disqualify any person from his/her participation in the Lucky Draw for any reason whatsoever
 - ii. Disqualify any person from receiving the Prize for any reason whatsoever, and/or
 - iii. Forfeit the Prize or reclaim the same amount if a winner is in fact not entitled to participate in the Lucky Draw.
- n) By participating in the Lucky Draw, you consent to MSIG's disclosure and/or use of your name and personal particulars given to MSIG, for the purposes of the Lucky Draw, and any publicity and promotional materials and activities related thereto.

General Conditions

- a) This Promotion is not valid with any on-going or existing promotions, discounts, offers, vouchers, rebates, or privileges. Not applicable for Corporate clients.
- b) MSIG may vary the terms and conditions of this Promotion without prior notice or withdraw or discontinue the Promotion at any time without any notice or liability to you.
- c) If you cancel your insurance policy for any reason at all, MSIG reserves the right to recover the value of the Gift from the refund premium, if any. Where the value of the Gift exceeds the refund premium, no refund will be made. A minimum retained premium of S\$50 applies. Cancellation refund, if any, is allowed if no claims have been made.
- d) For TravelEasy (Single Trip) cover, an additional premium shall be chargeable according to any change made to the cover type, plan type, travel dates and destination subsequent to the policy issuance, subject to a minimum of S\$10 nett. The premium chargeable will be given the original policy promotional discount, if any at the date of notification of such change, even if such change takes place outside the Promotional Period. Where the change results in premium falling below the original charges when the policy was first issued, no refund of premium is granted.
- e) You agree that you accept the Gift as it is and subject to any terms and conditions that the supplier of the Gift may impose. MSIG makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any Gift.
- f) The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.
- g) MSIG may at its sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or higher value.
- h) MSIG is not obliged to assist or act on your behalf in communicating with the supplier of the Gift relating to the redemption of the Gift or for any other reason.
- i) Redemption of the Gift is done at your own risk. MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
- j) MSIG's determination of all matters relating to this Promotion shall be final and conclusive and in the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to this Promotion, these Promotion Terms and Conditions shall prevail.
- k) These Terms are governed by and to be construed in accordance with the laws of the Republic of Singapore and you agree to the exclusive jurisdiction of the courts of the Republic of Singapore.
- l) A person who is not a party to these Terms has no right under the Contracts (Rights of Third Parties) Act to enforce any of these Terms.
- m) All information is correct at date of print.