



## Terms and Conditions

### Tiq x Sing saver November Campaign 2024

1. This Tiq x Sing saver November Campaign 2024 (“Campaign”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **1 November 2024 to 30 November 2024**, both dates inclusive (“Campaign Period”).
2. This Campaign is open to all Singapore citizen(s), Singapore Permanent Resident(s) and Foreigner(s) with valid Work Pass, Student Pass, Dependant’s Pass or Long-Term Visit Pass.
3. This Campaign is only applicable for the online application or purchase of the products listed in the table below (“Products”) via [www.tiq.com.sg](http://www.tiq.com.sg) through Sing saver’s website during the Campaign Period.
4. Customers under this Campaign will be entitled to the following promotion, depending on the Product(s) purchased with Etiqa, details as follows:

No.	Product(s)	Discount												
1.	Tiq Travel Insurance	<p><b>50% Flash Sale (1 – 10 November, 22 – 30 November):</b></p> <p>(a) 50% off Single Trip; and (b) 80% off COVID-19 add-on Annual Trip</p> <p><b>55% Flash Sale (11 – 21 November):</b></p> <p>(a) 55% off Single Trip; and (b) 80% off COVID-19 add-on Annual Trip</p> <p><b>Free Travel Promotion (1 – 30 November):</b></p> <p>(a) \$30 Free Travel Voucher</p>												
2.	Private Car Insurance	<p>(a) 20% off; and (b) up to \$300 cashback*</p> <p>*Only applicable to <b>Comprehensive Plan Type:</b></p> <table border="1"> <thead> <tr> <th>Minimum Premium#</th> <th>Cashback</th> </tr> </thead> <tbody> <tr> <td>S\$600</td> <td>S\$100</td> </tr> <tr> <td>S\$900</td> <td>S\$150</td> </tr> <tr> <td>S\$1,200</td> <td>S\$200</td> </tr> <tr> <td>S\$1,500</td> <td>S\$250</td> </tr> <tr> <td>S\$2,000</td> <td>S\$300</td> </tr> </tbody> </table> <p>#Minimum Premium means the total payable premium net after GST and applicable discount.</p>	Minimum Premium#	Cashback	S\$600	S\$100	S\$900	S\$150	S\$1,200	S\$200	S\$1,500	S\$250	S\$2,000	S\$300
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S\$1,200	S\$200													
S\$1,500	S\$250													
S\$2,000	S\$300													

3.	Tiq Home Insurance	(a) 25% off; and (b) \$50 cashback (5-year plan only)
4.	Tiq Maid Insurance	45% off
5.	3 Plus Critical Illness	<p>(a) Up to 60% off</p> <ul style="list-style-type: none"> <li>• 1<sup>st</sup> year: 60%</li> <li>• 2<sup>nd</sup> year: 30%</li> <li>• 3<sup>rd</sup> year: 10%</li> </ul> <p>(b) Cashback</p> <div style="border: 1px solid black; padding: 5px;"> <p><b>Cashback</b></p> <p><b><u>(i) S\$20 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent up to S\$499</li> <li>• Only applicable to annual premium payment mode</li> </ul> </div> <div style="border: 1px solid black; padding: 5px;"> <p><b><u>(ii) S\$50 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent of S\$500 – S\$1,000</li> <li>• Only applicable to annual premium payment mode</li> </ul> </div> <div style="border: 1px solid black; padding: 5px;"> <p><b><u>(iii) S\$100 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent of S\$1,001 – S\$1,999</li> <li>• Only applicable to annual premium payment mode</li> </ul> </div>
6.	Cancer Insurance	<p>(a) 30% off 1<sup>st</sup> year; and (b) Cashback</p> <div style="border: 1px solid black; padding: 5px;"> <p><b>Cashback</b></p> <p><b><u>(i) S\$20 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent up to S\$499</li> <li>• Only applicable to annual premium payment mode</li> </ul> </div> <div style="border: 1px solid black; padding: 5px;"> <p><b><u>(ii) S\$50 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent of S\$500 – S\$1,000</li> <li>• Only applicable to annual premium payment mode</li> </ul> </div> <div style="border: 1px solid black; padding: 5px;"> <p><b><u>(iii) S\$100 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent of S\$1,001 – S\$1,999</li> <li>• Only applicable to annual premium payment mode</li> </ul> </div>

7.	ePROTECT <i>term life</i>	<p>(a) Up to S\$300 Cashback;</p> <table border="1"> <thead> <tr> <th data-bbox="512 367 730 443">Premium Term Plan</th> <th data-bbox="730 367 991 443">Eligibility</th> <th data-bbox="991 367 1471 443">Promotion</th> </tr> </thead> <tbody> <tr> <td data-bbox="512 443 730 779" rowspan="4"><b>20 year fixed term</b></td> <td data-bbox="730 443 991 779" rowspan="4">Sum assured from S\$1,000,000 above</td> <td data-bbox="991 443 1471 517">S\$70 cashback subject to a minimum annual premium of S\$250</td> </tr> <tr> <td data-bbox="991 517 1471 591">S\$125 cashback subject to a minimum annual premium of S\$500</td> </tr> <tr> <td data-bbox="991 591 1471 665">S\$225 cashback subject to a minimum annual premium of S\$800</td> </tr> <tr> <td data-bbox="991 665 1471 779">S\$300 cashback subject to a minimum annual premium of S\$1,000</td> </tr> <tr> <td data-bbox="512 779 730 1115" rowspan="4"><b>Up to age 65</b></td> <td data-bbox="730 779 991 1115" rowspan="4">Sum assured from S\$401,000 and above</td> <td data-bbox="991 779 1471 853">S\$70 cashback subject to a minimum annual premium of S\$250</td> </tr> <tr> <td data-bbox="991 853 1471 927">S\$125 cashback subject to a minimum annual premium of S\$500</td> </tr> <tr> <td data-bbox="991 927 1471 1001">S\$225 cashback subject to a minimum annual premium of S\$800</td> </tr> <tr> <td data-bbox="991 1001 1471 1115">S\$300 cashback subject to a minimum annual premium of S\$1,000</td> </tr> </tbody> </table> <p>and</p> <p>(b) Cashback</p> <table border="1"> <thead> <tr> <th data-bbox="512 1263 1471 1301"><b>Cashback</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="512 1301 1471 1451"> <p><b><u>(i) S\$20 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent up to S\$499</li> <li>• Only applicable to annual premium payment mode</li> </ul> </td> </tr> <tr> <td data-bbox="512 1451 1471 1601"> <p><b><u>(ii) S\$50 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent of S\$500 – S\$1,000</li> <li>• Only applicable to annual premium payment mode</li> </ul> </td> </tr> <tr> <td data-bbox="512 1601 1471 1751"> <p><b><u>(iii) S\$100 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent of S\$1,001 – S\$1,999</li> <li>• Only applicable to annual premium payment mode</li> </ul> </td> </tr> </tbody> </table>	Premium Term Plan	Eligibility	Promotion	<b>20 year fixed term</b>	Sum assured from S\$1,000,000 above	S\$70 cashback subject to a minimum annual premium of S\$250	S\$125 cashback subject to a minimum annual premium of S\$500	S\$225 cashback subject to a minimum annual premium of S\$800	S\$300 cashback subject to a minimum annual premium of S\$1,000	<b>Up to age 65</b>	Sum assured from S\$401,000 and above	S\$70 cashback subject to a minimum annual premium of S\$250	S\$125 cashback subject to a minimum annual premium of S\$500	S\$225 cashback subject to a minimum annual premium of S\$800	S\$300 cashback subject to a minimum annual premium of S\$1,000	<b>Cashback</b>	<p><b><u>(i) S\$20 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent up to S\$499</li> <li>• Only applicable to annual premium payment mode</li> </ul>	<p><b><u>(ii) S\$50 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent of S\$500 – S\$1,000</li> <li>• Only applicable to annual premium payment mode</li> </ul>	<p><b><u>(iii) S\$100 Cashback</u></b></p> <ul style="list-style-type: none"> <li>• Make a new purchase of the Product with annual premium equivalent of S\$1,001 – S\$1,999</li> <li>• Only applicable to annual premium payment mode</li> </ul>
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b) DIRECT – Etiqa whole life										

**4. Discount**

Customers will need to enter the respective Promotion Code in the promotion code field upon application to enjoy the discount Promotion:

Product (s)	Promotion Code
3 Plus Critical Illness	MULTI60
Cancer Insurance	CANCER30
Tiq Travel Insurance Private Car Insurance Tiq Home Insurance Tiq Maid Insurance	TIQSINGSAVER

**5. Sign-up Gift**

Customers will also be entitled to qualify for the following additional sign-up gift (“Sign-Up Gift”), provided the required criteria set out below are fulfilled:

Product (s)	Sign-up Gift
a) 3 Plus Critical Illness b) Cancer Insurance c) ePROTECT term life d) DIRECT – Etiqa term life II e) DIRECT – Etiqa whole life	<p><b>Apple Watch SE 44mm, GPS (worth S\$432.95)</b></p> <ul style="list-style-type: none"> <li>Purchase two or more of the Eligible Products, and meet the combined total annual premium of S\$2,000 and above</li> <li>Only applicable to annual premium payment mode, which such mode has to be selected</li> </ul> <p>Customers will be automatically qualified for this Sign-up Gift if they meet the criteria above, and will not be entitled for the Cashback on the individual products.</p>



6. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
7. In order to enjoy the applicable Cashback, customers will need to ensure that they meet the applicable minimum premium payment after GST and applicable discounts, as listed in this Terms and Condition.
8. The Discount and Cashback are not transferable, exchangeable for cash, goods and services or extendable in validity.
9. Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).
10. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
11. Save for Cashback for Private Car Insurance, the Cashback for the other Product(s) will be credited to the eligible customers' TiqConnect eWallet within 90 days from the end of Campaign Period provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have been exercised.
12. In terms of Cashback for Private Car Insurance, the Cashback will be credited to the eligible Private Car Insurance customers' TiqConnect eWallet within 90 days from policy start date provided that the policy purchased has not been cancelled or free-look rights have been exercised.
13. A redemption email for the Sign-up Gift will be sent to the eligible customers' email address from [digital@etiqa.com.sg](mailto:digital@etiqa.com.sg) within **90 days** from the policy start date. The details in the redemption email shall form part of these terms and conditions. Any Sign-up Gift which remained unclaimed after **30 days** of notification shall be forfeited.
14. The use of the Sign-up Gift is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Sign-up Gift. The Customer should check with the respective merchant/retailer for details. Etiqa makes no representation or warranty whatsoever as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof or any other implied terms or conditions with respect to any gift, including the Sign-up Gift.
15. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Sign-up Gift and/or (b) any loss, damage, expense, liability and/or injury whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Sign-up Gift. Any such dispute relating to the Sign-up Gift should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
16. Should the customers cancel their policy of the Product(s) purchased after the Cashback or Sign-Up Gift have been issued, Etiqa is entitled to deduct an equivalent amount of the Cashback or Sign-Up Gift value from the refund amount of the policy, provided no claims have been made under the policy.
17. Customers who have an existing insurance policy which is due for renewal, and chooses not to renew/cancel/lapsed the policy in order to sign-up for a new policy during Campaign and Campaign Period, will not be qualified for the Discount and/or Cashback and/or Vouchers.
18. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.



19. Existing Terms and Conditions and Policy Wordings/Contract for the Products apply.
20. By participating in the Campaign, the Customer agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly the participation in the Campaign.
21. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
22. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Campaign, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Cashback/Vouchers without prior notice.
23. Etiqa's decision on all matters relating to or in connection with the Campaign, shall be final and binding on all participants and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Campaign.
24. Etiqa may at its sole discretion at any time change the terms of the Campaign, or substitute or replace the Campaign with any other prize of equal or higher value, without prior notice.
25. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
26. By participating in the Campaign, the Customer consent to Etiqa and its related Companies, its agents, authorised service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose to evaluate their proposal form and to provide the product and services which they are applying for and such other purposes as stated in Etiqa's Data Protection and Privacy Statement on Etiqa's website, which the Customer confirmed that they have read and understood.  
  
The Customer confirm and agree that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etiqa, and are additional to any rights which Etiqa may have at law to collect, use or disclose their personal data, with or without their consent, to the extent permitted under applicable law.  
  
In addition, where personal data of any person is disclosed by the Customer, the Customer further confirm and represent that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.
27. A person who is not a party to these Campaign Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
28. The terms and conditions of the Campaign shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.



**Important notes:**

These policies are underwritten by Etiqa Insurance Pte. Ltd. This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract. The information contained on this product advertisement is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you.

These policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Etiqa or visit the General Insurance Association (GIA) or Life Insurance Association (LIA) or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

All information is correct as of 1 November 2024.