



Terms and Conditions

Tiq x Sing saver July Campaign 2024

1. This Tiq x Sing saver July Campaign 2024 (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **1 July 2024 to 31 July 2024** (“Promotion Period”).
2. This Promotion 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 Promotion is only applicable for the online application or purchase of the following products (“Products”) via www.tiq.com.sg through Sing saver’s website during the Promotion Period.
4. Customers under this Promotion 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>BAU Promo (1-17 July 2024, 23-31 July 2024):</p> <p>40% off Single Trip + 80% off COVID-19 add-on Annual Trip</p> <p>Flash Sale (18-22 July 2024) :</p> <p>45% off Single Trip + 80% off COVID-19 add-on Annual Trip</p>												
2.	Private Car Insurance	<p>20% + up to \$300 cashback</p> <p>Only applicable to Comprehensive Plan Type:</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
Minimum Premium [#]	Cashback													
S\$600	S\$100													
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S\$1,200	S\$200													
S\$1,500	S\$250													
S\$2,000	S\$300													
3.	Tiq Home Insurance	20%												
4.	Tiq Maid Insurance	34% off												
5.	3 Plus Critical Illness	<p><u>1 – 17 July 2024</u></p> <p>Up to 50% off</p> <ul style="list-style-type: none"> • 1st year: 50% 												

		<ul style="list-style-type: none"> • 2nd year: 30% • 3rd year: 10% <p>18 – 31 July 2024 Up to 60% off</p> <ul style="list-style-type: none"> • 1st year: 60% • 2nd year: 30% • 3rd year: 10% 								
6.	Cancer Insurance	30% off 1 st year								
7.	ePROTECT <i>term life</i>	Up to S\$300 Cashback								
8.	Tiq CashSaver	S\$50 Tiq Travel Insurance Voucher								
9.	3 Plus Critical Illness Cancer Insurance ePROTECT term life DIRECT – Etiqa term life II DIRECT – Etiqa whole life	<p>12 – 31 July 2024</p> <table border="1"> <thead> <tr> <th>Minimum Premium[#]</th> <th>Cashback[^]</th> </tr> </thead> <tbody> <tr> <td>Annual premium below S\$500</td> <td>SS\$20 cashback</td> </tr> <tr> <td>Annual premium S\$500 – S\$1,000</td> <td>SS\$50 cashback</td> </tr> <tr> <td>Annual premium above S\$1,000</td> <td>SS\$100 cashback</td> </tr> </tbody> </table> <p>[#] Minimum Premium required means the total payable premium net after GST and applicable discount. Premium payment must be made via the annual premium payment mode.</p> <p>[^] Customers can receive more than one Cashback if more than one (1) Products is purchased during the promotion period.</p>	Minimum Premium [#]	Cashback [^]	Annual premium below S\$500	SS\$20 cashback	Annual premium S\$500 – S\$1,000	SS\$50 cashback	Annual premium above S\$1,000	SS\$100 cashback
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Annual premium below S\$500	SS\$20 cashback									
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Annual premium above S\$1,000	SS\$100 cashback									

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	1 – 17 July 2024 Promo Code: MULTI50
	18 – 31 July 2024 Promo Code: MULTI60



Cancer Insurance	CANCER30
ePROTECT <i>term life</i> Tiq CashSaver	Not applicable
Tiq Travel Insurance Private Car Insurance Tiq Home Insurance Tiq Maid Insurance	TIQSINGSAVER



5. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
6. 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.
7. The Discount and Cashback are not transferable, exchangeable for cash, goods and services or extendable in validity.
8. Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).
9. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
10. 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 1 August 2024 provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have been exercised.
11. 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.
12. Should the customers cancel their policy of the Product(s) purchased after the Cashback have been issued, Etiqa is entitled to deduct an equivalent amount of the Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
13. Customers who have an existing renewal 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 Promotion and Promotion Period, will not be qualified for the Discount and/or Cashback.
14. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
15. Existing Terms and Conditions and Policy Wordings/Contract for the Products apply.
16. By participating in the Promotion, 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 Promotion.
17. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
18. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Promotion, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Cashback without prior notice.
19. Etiqa's decision on all matters relating to or in connection with the Promotion, 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 Promotion.



20. Etiqa may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other prize of equal or higher value, without prior notice.
21. 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 Promotion, these terms and conditions shall prevail.
22. The terms and conditions of the Promotion 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.
23. By participating in the Promotion, 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.

24. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.



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 or www.lia.org.sg or www.sdic.org.sg).

All information is correct as of 1 July 2024.