



SingSaver & AIG Home Insurance Promotion (Jan – Mar 2023) – Terms and Conditions

1. Eligibility

- 1.1. The SingSaver & AIG Home Insurance Promotion (the “Promotion”) is organised by AIG Asia Pacific Insurance Pte. Ltd. (“AIG”). It will be held from 9 January 2023 to 31 March 2023, both dates inclusive (the “Promotion Period”). For the avoidance of doubt, SingSaver is not an organiser of the Promotion nor is it involved in the supply of the gifts.
- 1.2. The Promotion will be administered and run by AIG and is only open to SingSaver users, who are Singapore residents (“Eligible Individuals”).
- 1.3. The details of the Promotion are as follows:

Policy purchased during Promotion Period	Gift under Promotion (the “Gift”)
5-year Enhanced Public Housing Contents Insurance	Cornell Table Top Grill with Hotpot
3-year Homes Complete	
Homes Advantage Package	

- 1.4. Eligible Individuals will be entitled to the Gift if they successfully purchase an AIG policy listed in 1.3 during the Promotion Period and provided (a) the policy is not subsequently cancelled, and (b) the purchase is made via the corresponding links at <https://www.singsaver.com.sg/home-insurance?providers=AIG>. The policy must be valid at the time when the Gift is redeemed. More details on the redemption of the Gift are set out in Section 2 below.
- 1.5. This Promotion is not valid in conjunction with any other promotions, discounts or offers offered by either SingSaver or AIG.
- 1.6. Employees of SingSaver and AIG, and their immediate family members are eligible to participate in the Promotion provided that the policy is purchased without the use of any staff discount(s).

2. Notification and Redemption of Gift

- 2.1. AIG will deliver the Gift within six to eight weeks from the end of Promotion Period to the home address of the Eligible Individual which was provided to AIG at the point of purchase of the policy.
- 2.2. AIG shall not be liable if the delivery of any Gift to the relevant Eligible Individual is unsuccessful. AIG reserves the right to deal with any Gift returned to it for any reason in any manner it deems fit.
- 2.3. Once the Gifts are sent out, Eligible Individuals who have received the Gift will not be allowed to cancel their policies.
- 2.4. The colour of the Gift will be randomly provided at AIG’s sole discretion. Requests, including requests for exchange and/or or replacement, relating to the colour of the Gift will not be entertained.
- 2.5. The Gift is not transferable or exchangeable for cash, credit or kind. AIG reserves the right to replace the Gift with other items of similar value without prior notice.

3. General Conditions

- 3.1. By participating in the Promotion, you agree to be bound by these terms and conditions (“T&Cs”).



- 3.2. AIG reserves the sole and absolute right to do the following at any time:
 - (a) disqualify any person from his/her participation in the Promotion for any reason whatsoever; and/or
 - (b) disqualify any person from receiving any Gift under the Promotion for any reason whatsoever.
- 3.3. Without prejudice to the generality of clause 3.2 above, non-compliance with these T&Cs and/or the breach of any other requirements communicated by AIG to the Eligible Individuals may, at AIG's sole and absolute discretion, result in the immediate disqualification of said person from participating in the Promotion.
- 3.4. AIG's decision on all matters relating to the Promotion will be at its sole and absolute discretion and will be final and binding on all parties, and no correspondence shall be entered into in relation to the same.
- 3.5. AIG reserves the right to extend or terminate the Promotion, and to vary, delete or add to any of these T&Cs at any time without notice, and at its sole and absolute discretion.
- 3.6. By participating in this Promotion, it is agreed that any information collected or held by AIG (whether contained in the application form or otherwise obtained) may be processed, used and disclosed by AIG, its associated individuals/companies and/or any independent third parties, to carry out the implementation and administration of the Promotion. Policyholders may opt out of participating in the Promotion via the link [here](#).
- 3.7. AIG shall not be liable in any manner for any claims, losses, damages or expenses arising out of, or relating to: (i) the Promotion or the use of the Gift; (ii) the quality and functionality of the Gift (including but not limited to any inherent defect); and (iii) the fitness for purpose of the Gift.
- 3.8. AIG assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication, which may result in any Policy not being purchased during the Promotion Period.
- 3.9. These T&Cs shall be governed by and construed in accordance with the laws of Singapore. The Courts of Singapore shall have exclusive jurisdiction over any disputes arising from this Promotion and these T&Cs, including the validity and enforceability thereof.
- 3.10. In the event of any inconsistency between these T&Cs and any promotional materials relating to the Promotion, these T&Cs shall prevail.
- 3.11. AIG's Enhanced Public Housing Contents Insurance is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for these policies is automatic and no further action is required from you. 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).
- 3.12. The statement below is applicable to individual policyholders only: AIG's Homes Advantage Package and Homes Complete are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for these policies is automatic and no further action is required from you. 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).