

Terms and Conditions

Tiq Super Saver Promotion – May to June 2023

1. This Tiq Super Saver Promotion (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **2 May 2023 to 18 June 2023**, both dates inclusive (“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 or via the **Tiq by Etiqa mobile app** during the Promotion Period.

Product	Discount	Additional Cashback								
3 Plus Critical Illness	<table border="1"> <thead> <tr> <th>Discount</th> <th>Policy Year</th> </tr> </thead> <tbody> <tr> <td>50%</td> <td>1</td> </tr> <tr> <td>30%</td> <td>2</td> </tr> <tr> <td>10%</td> <td>3</td> </tr> </tbody> </table>	Discount	Policy Year	50%	1	30%	2	10%	3	10% for Policy Year 1 only
Discount	Policy Year									
50%	1									
30%	2									
10%	3									
Cancer Insurance	30%	N.A.								
ePROTECT <i>term life</i>	18% perpetual	Up to \$300								
DIRECT – Etiqa <i>term life</i>	-	-								
DIRECT – Etiqa <i>whole life</i>	-	-								
Tiq Travel Insurance	<table border="1"> <tbody> <tr> <td>Single Trip</td> <td>40%</td> </tr> <tr> <td>Annual</td> <td>60% COVID-19 add-on</td> </tr> </tbody> </table>	Single Trip	40%	Annual	60% COVID-19 add-on	<table border="1"> <tbody> <tr> <td>Single Trip</td> <td>N.A.</td> </tr> <tr> <td>Annual</td> <td>\$20</td> </tr> </tbody> </table>	Single Trip	N.A.	Annual	\$20
Single Trip	40%									
Annual	60% COVID-19 add-on									
Single Trip	N.A.									
Annual	\$20									
ePROTECT <i>maid</i>	10%	Applicable to 26-months plan only <table border="1"> <tbody> <tr> <td>Plan A</td> <td>\$30</td> </tr> <tr> <td>Plan B</td> <td>\$35</td> </tr> <tr> <td>Plan C</td> <td>\$45</td> </tr> </tbody> </table>	Plan A	\$30	Plan B	\$35	Plan C	\$45		
Plan A	\$30									
Plan B	\$35									
Plan C	\$45									
Tiq Home Insurance	20%	5 year plan: \$50								
Private Car Insurance	20%	-								
ePROTECT <i>motorcycle</i>	10%	\$25								

ePROTECT <i>personal mobility</i>	10%	N.A.
Tiq Personal Accident	25%	\$25
Personal Cyber Insurance	10%	N.A.

4. **Etiqa Rewards Points**

In addition to the Discount and Additional Cashback set out above, Customer will also qualify for our **Etiqa Rewards Points** ("Rewards Points") if the following Products are purchased via the **Tiq by Etiqa mobile app** during the Promotion Period, and where acceptable, is accepted by Etiqa:

Product(s)	Etiqa Rewards Points
<ul style="list-style-type: none"> • 3 Plus Critical Illness • Cancer Insurance • ePROTECT <i>term life</i> • DIRECT – Etiqa <i>term life</i> • DIRECT – Etiqa <i>whole life</i> 	<p>10x Rewards Points*</p> <p>*Only applicable for annual premium payment modes of minimum \$180 (nett payable premium with prevailing GST)</p>
<ul style="list-style-type: none"> • Tiq Travel Insurance • ePROTECT <i>maid</i> • Tiq Home Insurance • Private Car Insurance • ePROTECT <i>motorcycle</i> • ePROTECT <i>personal mobility</i> • Tiq Personal Accident • Personal Cyber Insurance 	<p>5x Rewards Points^</p> <p>^Only applicable to minimum \$80 premium (nett payable premium with prevailing GST)</p>

5. **Sign-up Gift**

The following products are entitled to an additional Sign-up Gift:

Product(s)	Sign-up Gift
<ul style="list-style-type: none"> • 3 Plus Critical Illness • Cancer Insurance • ePROTECT <i>term life</i> • DIRECT – Etiqa <i>term life</i> • DIRECT – Etiqa <i>whole life</i> 	<p>S\$30 NTUC FairPrice e-Voucher**</p> <p>**Only applicable to the first 50 customers per product, whilst stocks last. Only applicable to Annual premium payment mode, which such mode has to be selected.</p>

6. **Discount / Additional Cashback / Etiqa Rewards Points / Sign-up Gift**
 - a. Customers will need to enter the Promotion Code <TSS23> in the promotion code field upon application to enjoy the Discount, Additional Cashback and Rewards Points Promotion.
 - b. **For 3 Plus Critical Illness and Cancer Insurance**, customers will need to enter Promotion Codes <MULTI50> and <CANCER30> respectively. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
 - c. In order to enjoy the applicable Additional Cashback, customers will need to ensure that they meet the applicable minimum premium payment after GST and discounts, as listed in the Additional Cashback column above.
 - d. The Promotion Code, Cashback, Reward Points and Sign-up Gift are not transferable, exchangeable for cash, goods and services or extendable in validity.
 - e. Eligible customers will receive the Additional Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.
 - f. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Additional Cashback in their eWallet.
 - g. **The Additional Cashback and Rewards Points will be credited to the eligible customers' TiqConnect eWallet within 4 weeks from 30 June 2023**, provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have been exercised.
 - h. **The Additional Cashback and/or Rewards Points for Private Car Insurance and ePROTECT maid Insurance will be credited to the eligible customers' TiqConnect eWallet within 90 days from policy start date**, provided the policy has not been cancelled or free-look rights have been exercised.
 - i. **The Sign-up Gift will be credited to the eligible customers' email address within 90 days from the policy start date**. The Sign-up Gift will be given in the form of a digital Wogi Gift Card with a unique redemption code embedded in the email. The redemption details shall form part of these terms and conditions. Any Sign-up Gift which remained unclaimed after two months of notification shall be forfeited and the Sign-up Gift shall be passed to the next customer, as determined by Etiqa.
 - j. Should the customers cancel their policy of the Product(s) purchased after the Additional Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the Additional Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
7. **For ePROTECT motorcycle, ePROTECT maid, Tiq Personal Accident, Tiq Travel and Tiq Home Insurance**, the following customers are not eligible for the **Additional Cashback**:
 - a. Customers who have purchased the policy prior to the Promotional Period and/or instalment premium payments made toward existing insurance policies within the last six (6) months.
 - b. Customers who have an existing renewal insurance policy which is due for renewal, or chooses not to renew and lapsed the policy in order to sign-up for a new policy during Promotion and Promotion Period.
 - c. Customers who cancels their existing insurance policy in order to purchase a new policy during the Promotion Period.
 - d. Customers who are unable to successfully transact online due to claim(s) history.
8. This Promotion is not valid for customers who have cancelled or free-look existing policy / policies with Etiqa within the last 14 days.
9. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
10. Existing terms and conditions for the Products apply.

11. The 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 us 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).
12. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Promotion at any point in time before the stated Promotion Period without prior notice, by posting such amendment(s) to <https://www.tiq.com.sg>.
13. 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.
14. 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.
15. 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.
16. 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.
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 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.
20. 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.
21. 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.
22. This advertisement has not been reviewed by the Monetary Authority of Singapore.
23. All information is correct as of 2 May 2023.