



## **AlGxSingSaver October Travel Guard Direct® Promotion – Terms and Conditions**

### **1. Eligibility**

- 1.1. The AlGxSingSaver October Travel Guard Direct Promotion (the “Promotion”) is organised by AlG Asia Pacific Insurance Pte. Ltd. (“AlG”). It will be held from 24 October 2023 to 31 October 2023, both dates inclusive (the “Promotion Period”). For the avoidance of doubt, the 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 AlG and is only open to Singapore residents (“Eligible Individuals”).
- 1.3. The details of the Promotion are as follows:

#### **New Travel Guard Direct Single Trip Plans**

- 1.3.1. Eligible Individuals who successfully purchase a new Travel Guard Direct Single Trip Plan during the Promotion Period, will be entitled to:
  - 1.3.1.1. a 20% discount on the policy premium (the “Discount”); and
  - 1.3.1.2. where the net premium payable for the policy after the Discount is S\$100 or more, a Gift;

as summarized in Table 1 below provided that (a) the policy is not subsequently cancelled, (b) the purchase is made via <https://www.singsaver.com.sg/travel-insurance>, (c) the promo code “**SS20OFF**” must be keyed in to the “Promo Code” field in the user journey and (d) the policy is purchased with “**030309**” in the “Producer Code” field on the online purchase path.

**Table 1: New Travel Guard Direct Single Trip Plans**

Product Category	Applicable Policy	The Discount (“Discount”)	Net Premium Payable After Discount Per Policy	Gift per Policy (“Gift”)
Travel Insurance	Travel Guard Direct Single Trip Plan	20% off policy premium	S\$100 to S\$149.99	S\$30 worth of Grab eVouchers
			S\$150 and above	S\$50 worth of Grab eVouchers

#### **New Travel Guard Direct Annual Multi-Trip Plans**

- 1.3.2. Eligible Individuals who successfully purchase a new Travel Guard Direct Annual Multi-Trip Plan during the Promotion Period will be entitled to the corresponding Gift stated in Table 2 below provided (a) the policy is not subsequently cancelled, (b) the purchase is made via <https://www.singsaver.com.sg/travel-insurance>, (c) the promo code “**SSTGD**” must be keyed in to the “Promo Code” field in the user journey and (d) the policy is purchased with “**030309**” in the “Producer Code” field on the online purchase path.



**Table 2: New Travel Guard Direct Annual Multi-Trip Plans**

Product Category	Applicable Policies	Gift per Policy ("Gift")
Travel Insurance	New Travel Guard Direct Annual Multi-Trip <b>Individual</b> Plan	3 x Plaza Premium Lounge Access Passes
	New Travel Guard Direct Annual Multi-Trip <b>Family</b> Plan	6 x Plaza Premium Lounge Access Passes

- 1.4. For the purchase of a Travel Guard Direct Family policy, only the main policyholder will be eligible for the Gift.
- 1.5. The policy must be valid at the time when the Gift is sent. More details on the redemption of the Gift are set out in Section 2 below.
- 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 the Gift**

- 2.1. AIG will send an email for the redemption of the Gift ("Redemption Email") within six to eight weeks from the successful purchase of a policy to the electronic mailing address of the Eligible Individual which was provided to AIG at the point of purchase of the policy.
- 2.2. The Gift is subject to the terms and conditions of the issuer, and AIG will not accept any liability in relation thereto.
- 2.3. AIG shall not be liable if the delivery of any Redemption Email 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.
- 2.4. Once the Redemption Emails are sent, Eligible Individuals who have redeemed the Gift will not be allowed to cancel their policies.
- 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, the Promotion or the use of the Gift. For the avoidance of doubt, AIG is not the supplier of the products and/or services redeemed/purchased using the Gift and will not accept any liability in relation thereto.
- 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 Travel Guard Direct 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](http://www.aig.sg), [www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).