

Terms and Conditions

Tiq Travel Insurance Lucky Draw Campaign 2023

1. This Tiq Travel Insurance Lucky Draw Campaign 2023 (“Promotion and Lucky Draw”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **1 September** to **31 December 2023** (“Lucky Draw Period”).
2. This Promotion and Lucky Draw 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. Employees of Etiqa are not eligible to participate in this Promotion and Lucky Draw.
4. This Promotion and Lucky Draw is only applicable for the online application of the following product via www.singsaver.com.sg during the Lucky Draw Period.

Product	Plan Type	(i) Discount	(ii) Lucky Draw Chance
Tiq Travel Insurance	Single Trip Plan	40%	1 chance per policy
	Annual Plan	60% off COVID-19 add-on	1 chance per policy

5. Lucky Draw Prizes (“Prizes”)

- a) To qualify for the Lucky Draw (“Qualifying Customer”):
 - (i) the customers must purchase the product online via www.singsaver.com.sg during the Lucky Draw Period; and
 - (ii) the policy has not been cancelled with premiums refunded to the customer at the Lucky Draw Date.
- b) A Qualifying Customer will get chance(s) per policy purchased during the applicable Lucky Draw Period based on the table above to participate in the Lucky Draw, provided the purchase are under the same policyholder. Lucky Draw Chance(s) is stackable, for avoidance of doubt, please refer to the illustration in clause 5e.
- c) Each winner will be entitled to one (1) Prize.
- d) **Lucky Draw Prizes**

Draw	Policy Purchased Period	Lucky Draw Date	Lucky Draw Prize
1	1 Sep to 30 Sep 2023	13 Oct 2023	1 x S\$3,000 Cash each month (given as encashable ewallet credits)
2	1 Oct to 31 Oct 2023	14 Nov 2023	
3	1 Nov to 30 Nov 2023	14 Dec 2023	
4	1 Dec to 31 Dec 2023	15 Jan 2024	

e) **Illustration**

Illustration	Policy Purchased	Number of Lucky Draw Chances
Customer A	In Jul 2023 1 x single trip plan to Japan 1 x annual plan	In July 2023 1 x single trip plan to Japan: 1 chance 1 x annual plan: 1 chance Total Chances: 2 chances
	In Aug 2023 1 x single trip to Taiwan 1 x single trip to Malaysia 1 x single trip to Thailand	In Aug 2023 1 x single trip to Taiwan: 1 chance 1 x single trip to Malaysia: 1 chance 1 x single trip to Thailand: 1 chance Total Chances: 3 chances

6. Conduct of the Lucky Draw and Redemption of Prizes

- a) There will be a total of 6 Prizes for the Lucky Draw.
- b) The Lucky Draw for the respective Policy Purchased Period will be conducted at the respective dates detailed in the table under 5(e) at the premises of Etiqa Office at One Raffles Quay, #22-01 North Tower, Singapore 048583.
- c) Winners will be notified via email within four (4) weeks from the Lucky Draw Date using the email address provided to Etiqa at the point of purchase of the Product. Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and notify the prize winners.
- d) Redemption details for the Prize will be sent by email within seven (7) working days after the date of the notification email. The redemption details shall form part of these terms and conditions.
- e) Any Prizes which are not won or remain unclaimed after two months of notification shall be forfeited.
- f) The Prizes are non-refundable, non-transferable nor exchangeable for credit or for any other items.

7. Discount

- a. Customers will need to enter the applicable Promotion Code in the promotion code field upon application to enjoy the Discount. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
 - b. The Promotion Code and Discount are not transferable, exchangeable for cash, goods and services or extendable in validity.
8. This Promotion and Lucky Draw is not valid for customers who have cancelled existing policy/policies with Etiqa within the last 14 days.
 9. This Promotion and Lucky Draw 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 SDIC websites (www.gia.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 Lucky Draw at any point in time before the stated Lucky Draw Period without prior notice, by posting such amendment(s) to <https://tiq.com.sg>.
13. By participating in the Lucky Draw, the participant consent to Etiqa and its related, 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 participant confirmed that they have read and understood.

The participant 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 participant, the participant 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.
14. 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 and Lucky Draw, these terms and conditions shall prevail.
15. By participating in the Lucky Draw, 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 Lucky Draw.
16. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Lucky Draw.
17. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Lucky Draw, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Prize won without prior notice.
18. 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 Prizes.
19. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Prize 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 Prize. Any such dispute relating to the Prizes should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
20. Etiqa may at its sole discretion at any time change the terms of the Promotion and Lucky Draw, or substitute or replace the Prizes with any other prize of equal or higher value, without prior notice
21. Etiqa's decision on all matters relating to or in connection with the Lucky Draw, including awarding of the Prizes to participants, shall be final and binding on all Customers and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Lucky Draw.
22. The terms and conditions of the Promotion and Lucky Draw 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. A person who is not a party to these Lucky Draw Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.

All information is correct as of 01 September 2023