

**TERMS & CONDITIONS
SINGLIFE TRAVEL (NEW BUSINESS) INSURANCE PROMOTION
(THE “PROMOTION”)**

1. This Promotion is valid from 17 Oct 2023 to 14 Dec 2023 (both dates inclusive) ("**Promotion Period**") and is organized by Singapore Life Ltd. ("**Singlife**").
2. To be eligible for the Promotion, you need to meet all of the following to qualify as a qualifying customer ("**Qualifying Customer**" or "**you**"):
 - (a) You must purchase a Qualifying Insurance during the Promotion Period;
 - (b) You are the policyholder of the Qualifying Insurance;
 - (c) You are 16 to 70 years old;
 - (d) A "**Qualifying Insurance**" refers to a single trip travel insurance plan offered by Singlife;
 - (e) All premiums for the Qualifying Insurance must be fully paid up and received by Singlife; and
 - (f) The Qualifying Insurance must remain in force at the time of issuance of the Complimentary Gift as set out below.
3. A Qualifying Customer will qualify to receive a complimentary 6-month heatstroke insurance policy ("**Complimentary Gift**"). The Complimentary Gift will be given on a “first-come first-served” basis, limited to the first 10,000 Qualifying Customers.
4. The heatstroke insurance policy will commence 14 calendar days from the date of purchase of the Qualifying Insurance. For the avoidance of doubt, Singlife will treat the date of purchase of the Qualifying Insurance as the date of application for the Complimentary Gift.
5. The full coverage and the declaration details of the Complimentary Gift can be found at <https://singlife.com/en/promotions/heatstroke>.
6. A Qualifying Customer is entitled to receive only one Complimentary Gift regardless of the number of Qualifying Insurances purchased during the Promotion Period. In the event that a Qualifying Customer purchases more than one Qualifying Insurance during the Promotion Period, Singlife will select the Qualifying Insurance that is purchased first.
7. The Complimentary Gift will be emailed to the Qualifying Customer’s email address (in Singlife’s records) within thirty (30) days after the purchase date of the Qualifying Insurance.
8. This Promotion does not include/apply to the following policies and Singlife reserves the right and absolute discretion to exclude any person from participating in this Promotion without providing any reason and without liability or notice:
 - (a) Annual plan travel policies; and
 - (b) Corporate Travel Scheme policies.
9. Singlife reserves the right to verify if the Qualifying Customer is eligible, and to cancel any Complimentary Gift issued if Singlife finds at any time that the Qualifying Customer was not eligible for the Promotion, fails to meet any requirement of the Promotion.
10. The Promotion may be applied in conjunction with any other promotion(s) relating to the Qualifying Insurance, including the following promotion(s):

Promotions	
1	Any promo code discount available for all Singlife customers
2	15% discount for MINDEF/MHA/POGIS Group Insurance customers

11. Issued Complimentary Gifts are not replaceable, transferable nor exchangeable for cash, credit or any other item. Singlife reserves the right to substitute or replace the Complimentary Gift with another gift of similar or other value without liability or notice.

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12. A Qualifying Customer must ensure that accurate and valid particulars (including email address) are provided to Singlife. Singlife will not be liable for any Complimentary Gift that is not issued as a result of inaccurate particulars given by Qualifying Customers (including wrong email address provided).
 13. Singlife has the full discretion to change the mechanics of the Promotion including the Qualifying Period without any liability or notice to eligible Qualifying Customers or members of the public.
 14. By participating in this Promotion, you consent to Singlife collecting, using, disclosing and/or transferring your personal data which you have provided in this Promotion to Singlife related companies, third party service providers and/or intermediaries, whether located in Singapore or elsewhere for the following purposes:
 - a. For the administration of this Promotion by Singlife or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion; and
 - b. For research, audit, regulatory and compliance purposes.
- For details of Singlife's Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. To withdraw your consent, you may contact our Data Protection Officers or 6827 9933.
15. Singlife reserves the right in its sole and absolute discretion from time to time to vary, amend, delete or add to any of these terms and conditions, or to terminate or suspend the Promotion at any time without notice, reference or liability to any person or party.
 16. Singlife shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.
 17. By participating in this Promotion, you accept that Singlife's decision on all matters relating to or arising the Promotion is absolute, final and binding on you. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
 18. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
 19. The terms of the Promotion will be governed by and construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

Disclaimers

- (i) This document is not a contract of insurance and reference should be made to the actual policy for the exact terms and conditions applicable. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice.
- (ii) Neither the advertisement of the Promotion nor the terms here have been reviewed by the Monetary Authority of Singapore.

All information is correct at the time of print.