

**TERMS & CONDITIONS FOR
SINGLIFE HOME INSURANCE PROMOTION
(THE “PROMOTION”)**

1. This Promotion is valid from 13 September 2024 to 31 October 2024 (both dates inclusive) (“**Promotion Period**”) and is organised by Singapore Life Ltd. (“**Singlife**”).
2. To be eligible for the Promotion, you are required 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, where a “**Qualifying Insurance**” refers to a home insurance policy offered by Singlife, with the exception of the policies listed under Clause [8] below;
 - (b) You are the policyholder of the Qualifying Insurance;
 - (c) You age between 16 to 70 years old (inclusive);
 - (d) You have paid up all premiums for your Qualifying Insurance and all such premiums paid up have been received by Singlife; and
 - (e) Your Qualifying Insurance remains in force at the time of issuance of the Complimentary Gift as defined below.
3. Each Qualifying Customer will stand a chance to receive a complimentary twelve (12)-month Dengue Aid insurance policy (“**Complimentary Gift**”). The Complimentary Gift will be awarded on a “first-come first-served” basis, limited to the first 1,000 Qualifying Customers meeting the criteria set out at Clause [2(a)] to [2(e)] above.
4. The Complimentary Gift shall commence fourteen (14) calendar days from the date of purchase of the Qualifying Insurance, unless otherwise notified by Singlife in whatever manner it deems fit. 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 terms and the declaration details of the Complimentary Gift can be found at <https://singlife.com/en/promotions/home-promo>.
6. A Qualifying Customer is entitled to receive only one (1) 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 (1) Qualifying Insurance during the Promotion Period, Singlife will select the Qualifying Insurance that is purchased and premiums are paid up in full first.
7. A Singlife Relationship Consultant representative from Singlife may contact you in relation to this application for the Complimentary Gift. 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. The following policies would not be deemed to be a Qualifying Insurance under this Promotion:-
 - (a) Supplement Privileged Rate Home Insurance Cover and related policies; and
 - (b) Complimentary Insurance Cover and related policies.
9. 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.
10. Singlife reserves the right to verify if the Qualifying Customer is eligible and has absolute discretion to determine if any customer has qualified as a Qualifying Customer. Singlife reserves the right to cancel any Complimentary Gift issued if Singlife determines at any time and at its absolute discretion that any Qualifying Customer was not eligible for the Promotion, whether because he/she fails to meet any requirement of the Promotion or otherwise.

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11. The Promotion may be applied in conjunction with any other promotion(s) relating to the Qualifying Insurance, including the following promotion(s):-
 - (a) Any discounts available to all Singlife customers by way of promotional codes; and
 - (b) Free upgrades to the next tiers for MINDEF/MHA/POGIS Group Insurance policy customers.
 12. All 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 providing any reason and without liability or notice.
 13. All Qualifying Customers must ensure that accurate and valid particulars (including email address) are or have been provided to Singlife. Singlife shall 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).
 14. Singlife has full discretion to change the mechanics of the Promotion, including the Qualifying Period and requirements for Qualifying Customers, without providing any reason and without liability or notice to eligible Qualifying Customers or members of the public.
 15. By participating in this Promotion, you consent to Singlife collecting, using, disclosing and/or transferring your personal data to Singlife related group of companies, third party service providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:-
 - (a) For the administration of this Promotion, including the third parties administering the Promotion and redemption of the Complimentary Gift, and any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion;
 - (b) Where applicable, to contact you via call, email and messages on any messaging platform (including SMS messages) to process your application for the complimentary policy; and
 - (c) For research, audit, regulatory and compliance purposes.

Where awarded with the Complimentary Gift, you consent to Singlife collecting, using and/or disclosing your personal data (whether contained in this form or obtained from other source; existing data in Singlife's record or to be collected in future) for the following purposes:

- (a) To issue and administer your existing and/or new policy(ies) and/or accounts with Singlife, and such other purposes ancillary or related to the administering of the policy(ies) and/or accounts, including the processing of your personal data for underwriting purposes, payment of premiums and/or claims purposes;
- (b) To provide general information on product enhancements and services relevant to your needs or policy(es) as well as to provide financial advice and product recommendations to you, where applicable; and
- (c) For statistical, research, compliance, audit and regulatory purposes.

You also consent to Singlife disclosing and/or transferring your personal data to Singlife related group of companies, third party service providers, reinsurers, suppliers and intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the above purposes and such other purposes as described in Singlife's Data Protection Notice.

You confirm that you have read, understood and agree to be bound by the terms of Singlife's Data Protection Notice (which may be found on <https://singlife.com/en/pdpa>) as may be amended, supplemented and/or substituted by Singlife from time to time, and confirm that you are aware that the latest version of such terms (amended, supplemented and/or substituted version) will be posted on Singlife's website and such version shall bind you upon posting and/or where you continue to use the relevant products and services offered by Singlife to which such terms relate to.

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16. 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.
 17. Singlife and its related corporations, affiliates and their respective directors, officers, associates and employees shall not be liable to any party, whether in contract, tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any direct, indirect, special or consequential damages or losses) in connection with, related to, arising or resulting from this Promotion.
 18. By participating in this Promotion, you accept that Singlife's decision on all matters relating to or arising from 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.
 19. 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.
 20. 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 or to act as an advertisement, invitation, offer or solicitation to engage in any financial or investment activity or service.
- (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.