

**TERMS AND CONDITIONS
SINGLIFE CAR, TRAVEL AND HOME INSURANCE PROMOTION
FOR MINDEF AND MHA INSURED MEMBERS
(the “Promotion”)**

1. This Promotion is valid from 14 February 2025 to 31 December 2025 (both dates inclusive) (“**Promotion Period**”) and is organised by Singapore Life Ltd. (“**Singlife**”).
2. Only Qualifying Customers are eligible for the Promotion.
3. To be a “**Qualifying Customer**”:
 - a. You must purchase the Qualifying Plan(s) (as set out in Clause 4) during the Promotion Period (i.e. from 14 February 2025 to 31 December 2025);
 - b. You must:
 - (i) Have an active MINDEF / MHA Group Term Life or Group Personal Injury Plan (“**Qualifying Member**”); or
 - (ii) Be an immediate family member (as defined at Clause 5 below) of a Qualifying Member;
 - c. You must key in the particulars of the Qualifying Member (as set out in Clause 5 below) during the Qualifying Plan application.
4. Only Qualifying Customers will be eligible for the following:

Qualifying Plans (both new and renewal business)	Premium Discount
Car Insurance	5% discount
Travel Insurance	15% discount
Home Insurance	10% discount

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5. As a Qualifying Customer, you must be able to provide the relevant details and/or documents required below.

Immediate family member refers to the spouse, parents, siblings and children of a Qualifying Member.

Discounts will not be given if the relevant details and/or required documentation is not provided.

Category of Qualifying Customers	Details and Document(s) to provide
Qualifying Member	Date of Birth and last 4 characters of NRIC/Fin
Spouse of Qualifying Member	Documents to provide: Copies of relevant marriage certificate must be submitted with the application as proof of relationship, and the details of the relevant Qualifying Member.
Parents/Siblings/Children of Qualifying Member	Documents to provide: Copies of birth certificates (of the Qualifying Customer and Qualifying Member) must be submitted with the application as proof of relationship, and the details of the relevant Qualifying Member.

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6. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
 7. 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 change, terminate or suspend the Promotion at our sole and absolute discretion at any time without notice or liability to any person or party.
 8. Singlife reserves the right to verify whether a Qualifying Customer is eligible, and claw back the premium discount if Singlife discovers that the Qualifying Customer is not eligible for the Promotion or failed to meet any requirement of the Promotion.
 9. Discount is given on a per policy basis, subject to underwriting.
 10. The discount is not exchangeable for cash, credit, or any other item in part or in whole.
 11. In the event of any cancellation of the Qualifying Plan where a refund is applicable, only the amount of premiums you have actually paid will be refunded, subject to the terms and conditions of the Qualifying Plan.
 12. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is 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 will prevail.
 13. By participating in this Promotion, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party 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 any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion; and
 - (b) For statistical, research, audit, regulatory and compliance purposes.
- For details of Singlife's Personal Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, you may contact Singlife at personal_insurance@singlife.com or +65 6827 9933.
14. 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.
 15. 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.

16. 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.

17. The Qualifying Plans are underwritten by Singlife.

18. Please refer to your policy contract for all other terms and conditions governing your insurance policy.

19. All information is correct as of 14 February 2025.