

**TERMS AND CONDITIONS FOR
SINGLIFE TRAVEL INSURANCE FREE E-SIM PROMOTION
(THE “PROMOTION”)**

1. This Promotion is organised by Singapore Life Ltd. (“**Singlife**”).
2. This Promotion is valid from 19 June 2026 to 31 December 2026, both dates inclusive (the “**Promotion Period**”).
3. To qualify for the Promotion as a qualifying customer (“**Qualifying Customer**” or “**you**”), you need to meet all the following criteria:
 - a. You must purchase a Qualifying Insurance in your own name as the policyholder during the Promotion Period. “**Qualifying Insurance**” refers to any of the following offered by Singlife:
 - i) a single trip travel insurance policy; and/or
 - ii) an annual travel insurance policy (including both new business and renewal)
 - OR
 - b. You must be a corporate entity that purchases corporate travel insurance with a policy start date that falls within the Promotion Period.
 - AND
 - c. Qualifying Insurance and corporate travel insurance policies under this promotion must remain in force at the time of fulfillment.
4. A Qualifying Customer shall qualify for the redemption of one (1) 1 GB of complimentary global E-SIM data allocated through Lotusflare Inc, Nomad (the “**Gift**”).
5. For the avoidance of doubt, a Qualifying Customer may redeem more than one (1) Gift, based on the number of Qualifying Insurance policies purchased during the Promotion Period.
 - a. For single and annual trip policies;
 - i. To illustrate, if a Qualifying Customer purchases two (2) Qualifying Insurance policies, the Qualifying Customer may redeem two (2) Gifts, subject to meeting the Promotion’s terms and conditions.
 - b. For corporate travel policies;
 - i. For corporate travel insurance policies, each policy will be entitled to (1) Gift per policy purchased.
6. The Promotion shall apply in conjunction with the following promotion(s) relating to the Qualifying Insurance only:
 - a. Any promotional code discount provided to all Singlife customers; and/or
 - b. Any discount for MINDEF/MHA/POGIS Group Insurance customers.

Except as provided above, the Promotion shall exclude any other campaigns or promotions relating to the Qualifying Insurance.

-
7. Only a Qualifying Customer shall be entitled to redeem the Gift. To confirm and finalise the redemption, a redemption email will be sent to Qualifying Customer's email address in Singlife's records seven to ten (7 to 10) days after the policy inception date of the Qualifying Insurance.
 8. Singlife reserves the right in its sole and absolute discretion to exclude any person from participating in the Promotion, at any time without notice or liability.
 9. Singlife reserves the right to verify if the Qualifying Customer is eligible for the Promotion, and to cancel the adoption if Singlife subsequently discovers that the Qualifying Customer was not eligible for the Promotion or failed to meet any requirement of the Promotion.
 10. The Gift is not replaceable, transferable nor exchangeable for cash, credit or any other item in part or in whole.
 11. Singlife reserves the right in its sole and absolute discretion to change the terms of the Promotion, at any time without notice or liability.
 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 errors in the adoption process as a result of inaccurate particulars given by Qualifying Customers (including wrong email address provided).
 13. The Gift shall be conditional upon Singlife's receipt of payment of the premium amount for all the Qualifying Insurance policies in full, failing which, the adoption will be delayed until such payment has been made.
 14. All redemptions shall be made no later than the expiry date indicated in the redemption email.
 15. Singlife is not an agent of the supplier of the eSIM and its services. Qualifying Customers agree to resolve any/all disputes directly with the supplier. All redemptions of the Gift are also subject to the individual terms and conditions of the supplier. For any issues relating to the service, please contact the supplier's 24/7 customer support via live chat or email at <https://www.getnomad.app/>
 16. Singlife makes no representation or warranty whatsoever in respect of the redemption of the Gift.
 17. 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 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 the Promotion, including third party service providers administering the Promotion and Gift redemption, and 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 Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. To withdraw your consent, you may contact Singlife at personal_insurance@singlife.com or 6827 9933.

-
18. The Promotion is subject to availability of the Gift, and Singlife reserves the right in its sole and absolute discretion from time to time to vary, amend, delete or add to any the Promotion terms and conditions, or to withdraw, terminate or discontinue the Promotion at any time without notice, reference or liability to any person or party.
 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.
 21. The Qualifying Insurance policies are underwritten by Singlife. Please refer to your individual policy contract for all other terms and conditions governing your insurance policy.
 22. 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.
 23. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Promotion is final and binding on you.
 24. In the event of any inconsistency between the terms and conditions in the brochure, marketing or promotional materials relating to the Promotion and these terms and conditions, the terms and conditions indicated herein will prevail.

Disclaimers

- i. This document does not constitute 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 publishing.