

**SINGLIFE TRAVEL INSURANCE PROMOTION
(THE "PROMOTION")**

1. This Promotion is valid from 15 March 2024 to 19 April 2024 (both dates inclusive) ("**Promotion Period**") and is organized by Singapore Life Ltd. ("**Singlife**").
2. To be eligible for the Promotion, you need to meet the following to qualify as a qualifying customer ("**Qualifying Customer**" or "**you**"):
 - a. You must purchase a Qualifying Insurance during the Promotion Period;
 - b. A "**Qualifying Insurance**" refers to an annual travel insurance policy offered by Singlife (both new business and renewal business); and
 - c. The Qualifying Insurance must remain in force at the time of voucher issuance.
3. A Qualifying Customer will qualify to receive the gift as set out below upon successfully purchasing a Qualifying Insurance:

Premium of Qualifying Insurance	Gift
<S\$300.00	S\$0.00 UNIQGIFT vouchers
Between S\$300.00 to S\$449.99	S\$30.00 UNIQGIFT vouchers
Between S\$450.00 to S\$899.99	S\$60.00 UNIQGIFT vouchers
>=S\$900.00	S\$100.00 UNIQGIFT vouchers

4. A Qualifying Customer is entitled to receive one (1) set of UNIQGIFT voucher based on the abovementioned Premium of the Qualifying Insurance during the Promotion Period.
5. A UNIQGIFT vouchers redemption email will be sent to Qualifying Customer's email address in Singlife's records thirty to sixty (30-60) days after the policy inception date of the Qualifying Insurance.
6. This Promotion does not include/apply to the following and Singlife reserves the discretion to exclude any person from participating in this Promotion without providing any reason or prior notice:
 - a. Single Trip plan policies; and
 - b. Corporate Travel Scheme policies.
7. Singlife reserves the right to verify if the Qualifying Customer is eligible, and claw back the value of the gift issued if Singlife discovers that the Qualifying Customer was not eligible for the Promotion or failed to meet any requirement of the Promotion.
8. The Promotion applies in conjunction with any other promotion(s) relating to the Qualifying Insurance, including the following promotion(s):

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

9. Issued UNIQGIFT vouchers are not replaceable, transferable nor exchangeable for cash, credit or any other item. Singlife reserves the right to substitute or replace the UNIQGIFT vouchers with another voucher or gift of similar value without prior notice.

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10. A Qualifying Customer must ensure that accurate and valid particulars (including email address) are provided to Singlife. Singlife will not be liable for UNIQQIFT vouchers that were not redeemed as a result of inaccurate particulars given by Qualifying Customers (including wrong email address provided).
 11. The UNIQQIFT vouchers giveaway is conditional upon Singlife's receipt of the premium amount in full, failing which, the issuance of the UNIQQIFT vouchers may be delayed until such payment has been made and where such payment is made during the Promotion Period.
 12. All UNIQQIFT voucher redemptions are to be made no later than the expiry date indicated in the redemption email, and any UNIQQIFT vouchers not redeemed within the period above will be forfeited and no replacement will be issued.
 13. Singlife is not an agent of the supplier of the UNIQQIFT vouchers or the products and services offered by merchants accepting UNIQQIFT vouchers. Any disputes should be resolved directly with the supplier or such merchants. Redemption and use of the UNIQQIFT vouchers are also subject to the terms and conditions of the supplier.
 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, including third party providers administering the Promotion and gift redemption, or 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.

15. Singlife makes no representation or warranty whatsoever in respect of the vouchers , whether as to the quality or merchantability or fitness for purpose or performance or otherwise whatsoever.
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 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.
18. The Promotion is subject to availability of the gifts.
19. The Qualifying Insurance is underwritten by Singapore Life Ltd. Please refer to your policy contract for all other terms and conditions governing your insurance policy.

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20. 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.
 21. 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.
 22. 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 publishing.