

Terms and Conditions

Multi-year Discount for 3 Plus Critical Illness

1. This Multi-year Discount for 3 Plus Critical Illness promotion ("Promotion") is valid from 16 January 2023 to 28 February 2023 (both dates inclusive) ("Promotion Period"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa").
2. This Promotion is open to all Singapore citizen(s), Singapore Permanent Resident(s) and Foreigner(s) with valid Work Pass, Student Pass, Dependant's Pass or Long-Term Visit Pass.
3. This Promotion is only applicable for the online application of the following Product via www.tiq.com.sg during the Promotion Period.

Product Name	Discount	Policy Year
3 Plus Critical Illness	50%	1
	30%	2
	10%	3

4. Customers will need to enter the promotion code **<MULTI50>** in the promotion code field upon application to enjoy the Discount. The promotion code is only valid for the Promotion Period. Etiqa reserves the right to disqualify any entry that does not have the correct promotion code entered. The promotion code and Discount are not transferable, exchangeable for cash, goods, and services or extendable in validity.
5. The discount for the subsequent policy year 2 and 3 will be automatically applied during renewal provided that the policy has not been cancelled or lapsed.
6. The Promotion is not valid for customers who have an existing in-force 3 Plus Critical Illness policy with Etiqa.
7. The Promotion is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within 14 days of policy application.
8. Existing terms and conditions for the product apply.
9. The Promotion is not valid in conjunction with any ongoing or existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.

10. By participating in the Promotion, the customer agrees to release and hold Etiqua harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly the participation in the Promotion.
11. Notwithstanding anything herein, Etiqua has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
12. If Etiqua subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etiqua may at its discretion, disqualify that person and clawback/cancel the Discount without prior notice and liability to any person.
13. Etiqua's decision on all matters relating to the Promotion is final and binding on all customers.
14. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.
15. The terms and conditions of the Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.
16. Etiqua reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Promotion at any point in time before the stated Promotion Period without prior notice, by posting such amendment(s) to www.tiq.com.sg.

Important Notes:

This policy is underwritten by Etiqua Insurance Pte. Ltd. This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract. The information contained on this product advertisement is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you. As this product has no savings or investment feature, there is no cash value if the policy ends or if the policy is terminated prematurely.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (lia.org.sg or www.sdic.org.sg).

Information is correct as of 16 January 2023.

This advertisement has not been reviewed by the Monetary Authority of Singapore.