

Terms and Conditions

2022 May – Tiq Home Insurance Lucky Draw Campaign

1. This 2022 March Tiq Home Insurance Lucky Draw Campaign (“Campaign”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **2 May to 29 May 2022**, both dates inclusive (“Campaign Period”).
2. This Campaign 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 Campaign is only applicable for online application of the following product via www.tiq.com.sg during the Campaign Period.

Product Name	Policy Duration	Discount	Lucky Draw Prizes	Promotion Code
Tiq Home Insurance	1-Year Plan	15%	3 winners stand to win Dyson V8 Slim™ Fluffy	HOMEDYSON
	3-Year Plan			
	5-Year Plan			

4. Discount

- a) Customers will need to enter the Promotion Code “**HOMEDYSON**” in the promotion code field upon application to enjoy the Discount.
- b) This Promotion Code is valid for one time use only and cannot be stacked or combined for use in a single transaction.
- c) The Promotion Code is not transferable, exchangeable for cash or kind or extendable in validity.

5. Lucky Draw Prizes (“Prizes”)

- a) To qualify for the Lucky Draw (“Qualifying Customer”):
 - (i) Customers will need to purchase one (1) Tiq Home Insurance regardless of the Policy Duration which is accepted by Etiqa via <https://www.tiq.com.sg/buy-online/home-insurance/quotation/>.
 - (ii) **Existing customers with Homeowners Enhanced Insurance, ePROTECT Home and Tiq Home Insurance will not be qualified for the Lucky Draw. Only new customers are eligible for the Lucky Draw.**
 - (iii) Customers will need to enter the Promotion Code “**HOMEDYSON**” in the promotion code field upon application.

6. Conduct of the Lucky Draw and Redemption of Rewards

- a) There will be a total of three (3) Prizes for the Lucky Draw.
- b) The Lucky Draw will be conducted on 29 June 2022 at the premises of Etiqa Office at One Raffles Quay, #22-01 North Tower, Singapore 048583.
- c) Winners will be notified by email or call by 13 Jul 2022 using the e-mail address registered mobile number provided to Etiqa at the point of purchase of the Product. Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and notify the prize winners.
- d) Redemption steps for the Prize will be sent by email within seven (7) working days after the date of the notification email. Information on how to redeem the Prize shall form part of these terms and conditions.
- e) Etiqa may use a third-party vendor for the Prizes redemption for this Lucky Draw. Your relevant personal data will be shared with the third-party vendor and their subcontractors (if any), for this purpose.
- f) Any Prizes which are not won or remain unclaimed after two (2) months of notification shall be forfeited and the Prize shall be passed to the next winner, as determined by Etiqa.
- g) The Prizes are non-refundable, non-transferable nor exchangeable for credit or for any other items.

7. This Campaign is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
8. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
9. Existing terms and conditions for the product apply.
10. 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 Campaign these terms and conditions shall prevail.
11. By participating in the Campaign, You consent to Etiqa's disclosure and/or use of your name, photograph and personal particulars given to Etiqa, for the purposes of the Lucky Draw, and any publicity and promotional materials and activities related thereto.
12. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
13. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Campaign, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Lucky Draw Prize won without prior notice.
14. The use of the Prize is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Prize. The prize winner should check with the respective merchant/retailer for details. Etiqa makes no representation or warranty whatsoever as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof or any other implied terms or conditions with respect to any Prizes.
15. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Prize and/or (c) any loss, damage, expense, liability and/or injury whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Prize. Any such dispute relating to the Prizes should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
16. Etiqa may at its sole discretion at any time change the terms of the Campaign, or substitute or replace the Prizes with any other prize of equal or higher value, without prior notice.
17. Etiqa's decision on all matters relating to the Campaign is final and binding on all Customers.
18. The terms and conditions of the Campaign 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.

19. A person who is not a party to these Lucky Draw Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
20. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Campaign at any point in time before the stated Campaign Period without prior notice, by posting such amendment(s) to <https://tiq.com.sg/>.
21. 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 General Insurance Association (GIA) or SDIC websites (<http://www.gia.org.sg/> or www.sdic.org.sg/).

All information is correct as of 10 May 2022.