

Terms and Conditions

2023 - Private Car Insurance Campaign

1. This private car insurance campaign ("Promotion") is valid from **3 January 2023 – 15 January 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 new online application of the following product(s) via www.tiq.com.sg during the Promotion Period.

Product Name	Discount	Premium/Cashback	
		Min. Premium [#]	Cashback
Private Car Insurance	20%	\$600	\$100
		\$900	\$150
		\$1,200	\$200
		\$1,500	\$250
		\$2,000	\$300
#Min. Premium is based on Total Payable Premium (After 20% & GST).			

4. Discount, Additional/Extra Cashback

- a. Customers will need to enter the promotion code '**300CAR**' in the promotion code field upon application to enjoy the Discount, Cashback. Etiqa reserves the right to disqualify any entry that does not have the correct Promo Code entered.
 - b. In order to enjoy the applicable Cashback, customers will need to ensure they meet the applicable minimum premium payment after GST and discounts, as listed in the 'Premium/ Cashback' column above.
 - c. The promotion code and Discount is not transferable, exchangeable for cash, good and services or extendable in validity.
 - d. Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow or Direct Credit to his/her bank account.
 - e. Eligible customers must have a TiqConnect account on Etiqa's customer portal to receive the Cashback in their eWallet.
 - f. **The Cashback will be credited to the eligible customers' TiqConnect eWallet within 90 days from 15 January 2023.**
 - g. Should the customers cancel their policy Cashback has been issued, Etiqa is entitled to deduct an equivalent amount of the Cashback value from the refund amount of the policy, provided no claims have been made under the policy.
5. This Promotion is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.

6. This Promotion is not valid for customers who have an existing renewal private car insurance policy which is due for renewal, or chooses not to renew a lapsed private car insurance in order to sign-up for a new private car insurance policy during promotion period.
7. Existing terms and conditions for the product apply.
8. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, referral discounts, staff discounts and privileges, unless otherwise stated.
9. By participating in the Promotion, the customer agrees to release and hold Etiqa 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.
10. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
11. If Etiqa subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Additional Cashback/Discount without prior notice and liability to any person.
12. Etiqa's decision on all matters relating to the Promotion is final and binding on all customers.
13. 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.
14. 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.
15. Etiqa 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.
16. 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 (www.gia.org.sg or www.sdic.org.sg).

All information is correct as of 3 January 2023.