



Terms and Conditions

NDP2023 Campaign: Tiq Travel & Cancer Insurance

1. This NDP2023 Campaign: Tiq Travel & Cancer Insurance (“Campaign”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **01 July 2023 to 30 September 2023**, 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	Plan Type	Discount	Promotion Code
Tiq Travel Insurance	Single Trip plan	45%	NDP2023
Cancer Insurance	All	30% off first-year premium	

4. **Discount**
 - a) Customer will need to enter the Promotion Code “**NDP2023**” in the coupon code field upon application to enjoy the applicable 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. This Campaign is not valid for customers who have cancelled or free-look existing policy/policies with Etiqa within the last 14 days.
6. This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
7. Existing terms and conditions for the product apply.
8. 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/).



9. 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/>.
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, 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 Campaign.
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, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and cancel the Discount without prior notice.
14. Etiqa's decision on all matters relating to the Campaign is final and binding on all Customers.
15. 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.
16. This policy is underwritten by Etiqa 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.
17. A person who is not a party to this Campaign terms and conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
18. This advertisement has not been reviewed by the Monetary Authority of Singapore.
19. All information is correct as of 01 July 2023.