

Terms and Conditions

Tiq Travel Insurance FREE TRAVEL Campaign 2023

1. This Tiq Travel Insurance FREE TRAVEL Campaign 2023 ("Promotion"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **17 August 2023** to **30 November 2023** ("Promotion Period").
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. Employees of Etiqa are not eligible to participate in this Promotion.
4. This Promotion is only applicable for the online application of the following product ("Product") via www.tiq.com.sg during the Promotion Period.

Product	Plan Type	Voucher Code	Voucher Code Value
Tiq Travel Insurance	Single Trip Plan	FREETRAVEL	S\$30

5. **Voucher Code ("Voucher Code")**

- a) The Voucher Code is limited to the first 80 redemptions on daily basis during the Promotion Period.
 - b) Customers will need to enter the applicable Voucher Code in the Voucher Code field upon application to offset their policy premium. Etiqa reserves the right to disqualify any entry that does not have the correct Voucher Code entered.
 - c) The Voucher Code is not transferable, exchangeable for cash, goods and services or extendable in validity.
 - d) To qualify for the Promotion ("Qualifying Customer"):
 - (i) the customer must purchase the Product online via www.tiq.com.sg during the Promotion Period; and
 - (ii) the customer, being the policyholder of the policy must be a new Etiqa Online customer who has not bought any products via www.tiq.com.sg before; and
 - (iii) 1 NRIC and FIN number is only limited to 1 Voucher Code redemption
 - e) The Voucher Code can be used together with the promotion code and referral code.
 - f) Should the policy be cancelled subsequently, the Voucher Code Value will not be refunded to the customer.
6. This Promotion is not valid for customers who have existing policy/policies with Etiqa.
 7. This Promotion is not valid in conjunction with any other voucher codes, staff discounts and privileges, unless otherwise stated.
 8. Existing terms and conditions for the Product apply.
 9. The policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). 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).

10. 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 <https://tiq.com.sg>.
11. By participating in the Promotion, the participant consent to Etiqa and its related, its agents, authorised service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose to evaluate their proposal form and to provide the product and services which they are applying for and such other purposes as stated in Etiqa's Data Protection and Privacy Statement on Etiqa's website, which the participant confirmed that they have read and understood.
12. The participant confirm and agree that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etiqa, and are additional to any rights which Etiqa may have at law to collect, use or disclose their personal data, with or without their consent, to the extent permitted under applicable law.

In addition, where personal data of any person is disclosed by the participant, the participant further confirm and represent that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.
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. 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.
15. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
16. If Etiqa subsequently determines that a person is in fact not eligible to participate in this Promotion, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back the Voucher Code Value without prior notice.
17. Etiqa may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Voucher Code with any other prize of equal or higher value, without prior notice
18. 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.
19. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
20. All information is correct as of 1 October 2023.