



Terms and Conditions
Home Renewal & Protection Bundle Promotion
1 October 2023 – 31 March 2024

1. This Home Renewal & Protection Bundle (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **1 October 2023 to 31 March 2024**, both dates inclusive (“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. This Promotion is only applicable for the online application or purchase of the eligible products set out in the table below (“Eligible Products”) via www.tiq.com.sg or via the **Tiq by Etiqa mobile app** during the Promotion Period.
4. **Sign-Up Gift**
Customers will be entitled to a Sterra Moon™ True HEPA-13 Air Purifier (worth S\$229) (“Sign-Up Gift”) when the following are complied with during the Promotion Period:
 - a) Existing customer successfully paid for the renewal of their Tiq Home Insurance; and
 - b) The customer purchases of 1 or more eligible life protection product(s) (3 Plus Critical Illness, Cancer Insurance, ePROTECT term life or DIRECT – Etiqa term life) (“Eligible Life Protection Products”) within the same calendar month; and
 - c) The total combined initial premium (first premium paid) of the Eligible Product(s) renewed and purchased meet the minimum spend of S\$1,000 (“Minimum Spend”).
5. Please refer to the following Qualifying Criteria for further details:

Eligible Product (s)	Qualifying Criteria
a) Tiq Home Insurance renewal	<p>(i) Successful renewal of Tiq Home Insurance policy</p> <p>(ii) If the renewed policy is cancelled at any time after the 14 days Free-Look Period, the full retail price of S\$229 (inclusive of GST) of the Sign-up Gift will be deducted from the refund amount.</p> <p>Please refer to the Cancellation and Refund clause in the full policy wording here. Other terms and conditions for Tiq Home Insurance still applies.</p> <p>(iii) If the customer needs to cancel the renewed policy due to a change in home address or passing of the main policy holder, proof of change in home address or death must be</p>



	provided for the additional cancellation charge of S\$229 to be waived.
b) 3 Plus Critical Illness c) Cancer Insurance d) ePROTECT <i>term life</i> e) DIRECT – Etiqa <i>term life</i>	(i) Purchase one or more of the Eligible Life Protection policies (ii) Individual policy holders who are from the same household, and share the same registered home address may combine their policy premiums to meet the Minimum Spend

For example:

- i) Customer paid premium for the renewal of Tiq Home Insurance on 1 November 2023 via the Tiq website, while selecting the policy start date as 1 December 2023.
 - ii) The same Customer or a member of the same household then purchased a 3 Plus Critical Illness plan on 15 November 2023 via the Tiq by Etiqa mobile app.
 - iii) The Customer is eligible to receive the Sign-Up Gift as long as the minimum premium paid for both policies meet the Minimum Spend and both policies passes the 14 days Free-Look Period without cancellation.
6. The Sign-Up Gift is limited to the first 10 customers per month for the Promotion Period, whilst stocks last.
 7. No promotion code is required for the Sign-Up Gift. Customers will automatically be registered to receive the Sign-Up Gift when they meet the eligible criteria above.
 8. The Sign-Up Gift(s) are not transferable, exchangeable for cash, goods and services or extendable in validity.
 9. A redemption email for the Sign-Up Gift will be sent to the eligible customers' email address within **60 days** after the Free Look period from the last policy purchased. The details in the redemption email shall form part of these terms and conditions. Any Sign-Up Gift which remained unclaimed after **30 days** of notification shall be forfeited.
 10. This Promotion is not valid for customers who have cancelled or free-look existing policy / policies with Etiqa within the last 14 days.
 11. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
 12. Existing terms and conditions for the Eligible Products apply.
 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 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.
15. The use of the Sign-Up Gift is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Sign-Up Gift. The Customer should check with the respective merchant/retailer for details. Etiqua 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 gift, including the Sign-Up Gift.
16. Etiqua shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Sign-Up Gift and/or (b) any loss, damage, expense, liability and/or injury whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Sign-Up Gift. Any such dispute relating to the Sign-Up Gift should be resolved directly with the merchant/retailer and Etiqua shall have no liability with regard to such dispute.
17. Notwithstanding anything herein, Etiqua has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
18. If Etiqua subsequently determines that a person is in fact not eligible to participate in this Promotion, for any reason whatsoever, Etiqua may at its discretion, disqualify that person and claw back/cancel the Sign-Up Gift without prior notice.
19. Etiqua may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other prize of equal or higher value, without prior notice.
20. 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.
21. By participating in the Promotion, the Customer consent to Etiqua and its related, its agents, authorized 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 Etiqua's Data Protection and Privacy Statement on Etiqua's website, which the Customer confirmed that they have read and understood.

The Customer confirm and agree that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etiqua, and are additional to any rights which Etiqua 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 Customer, the Customer 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.

22. 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.



23. 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://www.tiq.com.sg>.

Important notes:

These policies are 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.

These policies are 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), General Insurance Association (GIA), or SDIC websites (www.lia.org.sg, www.gia.org.sg or www.sdic.org.sg).

Information is correct as of 18 October.