



Terms and Conditions

Tiq Personal Accident Insurance

35% Off Campaign

1. This Tiq Personal Accident Insurance Campaign (“Promotion”) is valid from **13 November 2023 to 31 December 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 online application of the following product(s) via www.tiq.com.sg during the Promotion Period.

Product Name	Discount
Tiq Personal Accident	35%

4. Discount

Customers will need to enter the promotion code **[PA35]** in the promotion code field, <https://www.tiq.com.sg/buy-online/tiq-personal-accident/quotation/> upon application to enjoy the Discount. Etiqa reserves the right to disqualify any entry that does not have the correct Promo Code entered.

The promotion code and Discount is not transferable, exchangeable for cash, good and services or extendable in validity.

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. Existing terms and conditions for the product apply.
7. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, referral discounts, staff discounts and privileges, unless otherwise stated.
8. 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.
9. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.



10. 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 Discount without prior notice and liability to any person.
11. Etiqa's decision on all matters relating to the Promotion is final and binding on all customers.
12. 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.
13. 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.
14. 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.
15. 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).
16. By participating in the Campaign, the Customer consent to Etiqa and its related companies, 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 Customer confirmed that they have read and understood.
17. 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 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 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.



18. 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.

All information is correct as of 13 November 2023