



Terms and Conditions

School's Out – It's Recess Time for Your Wallet Campaign 2024

1. This School's Out – It's Recess Time for Your Wallet Campaign 2024 ("Promotion"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **28 May 2024 to 10 June 2024** ("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 following products ("Products") via www.tiq.com.sg or via the Tiq by Etiqa mobile app during the Promotion Period.
4. Customers under this Promotion will be entitled to a discount and/or cashback, depending on the Product(s) purchased with Etiqa, details as follows:

No.	Product(s)	Discount	Cashback							
			Minimum Premium [#]	Cashback [^]						
1.	3 Plus Critical Illness	60%								
2.	Cancer Insurance	30%	Annual premium below S\$500	SS\$20 cashback						
3.	ePROTECT <i>term life</i>	-	Annual premium S\$500 – S\$1,000	SS\$50 cashback						
4.	DIRECT – Etiqa <i>term life II</i>	-	Annual premium above S\$1,000	SS\$100 cashback						
5.	DIRECT – Etiqa <i>whole life</i>	-	[#] Minimum Premium required means the total payable premium net after GST and applicable discount. Premium payment must be made via the annual premium payment mode.							
6.	Tiq Invest	-								
7.	Tiq CashSaver	-			[^] Customers can receive more than one Cashback if more than one (1) Products is purchased during the promotion period.					
8.	Tiq Travel Insurance	<table border="1" style="width: 100%;"> <tr> <td>Single Trip</td> <td>45%</td> </tr> <tr> <td>COVID-19 add on</td> <td>80%</td> </tr> <tr> <td>Annual Trip</td> <td>10%</td> </tr> </table>	Single Trip	45%	COVID-19 add on	80%	Annual Trip	10%	-	
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9.	Private Car Insurance	20%	Only applicable to: Comprehensive Plan Type							

			Minimum Premium [#]	Cashback
			S\$600	S\$100
			S\$900	S\$150
			S\$1,200	S\$200
			S\$1,500	S\$250
			S\$2,000	S\$300
			#Minimum Premium means the total payable premium net after GST and applicable discount.	
10.	Tiq Home Insurance	25%	5 year plan: S\$50 cashback	
11.	ePROTECT motorcycle	10%	S\$25 cashback	
12.	Tiq Maid Insurance	34%	Applicable to 26-months plan only	
			Plan A	S\$30 cashback
			Plan B	S\$35 cashback
			Plan C	S\$45 cashback
13.	Personal Cyber Insurance	10%	-	
14.	Tiq Personal Accident	35%	-	
15.	Pet Insurance	10%	-	

4. Discount

Customers will need to enter the respective Promotion Code in the promotion code field upon application to enjoy the discount Promotion:

Product (s)	Promotion Code
3 Plus Critical Illness	MULTI60
Cancer Insurance	CANCER30



ePROTECT <i>term life</i> DIRECT – Etiqua <i>term life II</i> DIRECT – Etiqua <i>whole life</i> Tiq Invest Tiq CashSaver	Not applicable
Tiq Travel Insurance Private Car Insurance Tiq Home Insurance ePROTECT motorcycle Tiq Maid Insurance Personal Cyber Insurance Tiq Personal Accident Pet Insurance	SCHXTIQ

5. Etiqua reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
6. In order to enjoy the applicable Cashback, customers will need to ensure that they meet the applicable minimum premium payment after GST and applicable discounts, as listed in this Terms and Condition.
7. The Discount and Cashback are not transferable, exchangeable for cash, goods and services or extendable in validity.
8. Eligible customers will receive the Cashback in the form of encashable TiqConnect eWallet credits withdrawable via PayNow (NRIC).
9. Eligible customers must have a TiqConnect account on Etiqua's customer portal to receive the Cashback in their eWallet.
10. Save for Cashback for Private Car Insurance, the Cashback for the other Product(s) will be credited to the eligible customers' TiqConnect eWallet within 90 days from 10 June 2024 provided that the policy of the Product(s) purchased has not been cancelled or free-look rights have been exercised.
11. In terms of Cashback for Private Car Insurance, the Cashback will be credited to the eligible Private Car Insurance customers' TiqConnect eWallet within 90 days from policy start date provided that the policy purchased has not been cancelled or free-look rights have been exercised.
12. Should the customers cancel their policy of the Product(s) purchased after the Cashback have been issued, Etiqua 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.
13. Customers who have an existing renewal insurance policy which is due for renewal, and chooses not to renew/cancel/lapsed the policy in order to sign-up for a new policy during Promotion and Promotion Period, will not be qualified for the Discount and/or Cashback.
14. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
15. Existing Terms and Conditions and Policy Wordings/Contract for the Products apply.



16. Lucky Draw

In addition to the Discount and Cashback set out above, Customer will also qualify (“Qualifying Customer”) for the Lucky Draw if the following Products are applied for or purchased during the Promotion Period, and where acceptable, is accepted by Etiqa.

- a) A Qualifying Customer will obtain one (1) chance per Product purchased during the applicable Promotion Period based on the table above to participate in the Lucky Draw, provided the sign-ups are under the same policyholder (unique NRIC/FIN number). Lucky Draw Chance(s) is stackable, for avoidance of doubt, please refer to the illustration in clause 16c.
- b) Each winner will only be entitled to one (1) Prize for the entire Promotion Period.

Promotion Period	Prizes
Week 1 (28 May 2024 – 3 June 2024)	One pair of Air Tickets Worth S\$1,500
Week 2 (4 June 2024 – 10 June 2024)	One pair of Air Tickets Worth S\$1,500

c) Illustration

Illustration	Products purchased under the same policyholder	Number of Lucky Draw Chances
Customer A	1. Private Car Insurance 2. 3 Plus Critical Illness	1x 1x = 2x
Customer B	1. Tiq Maid Insurance	1x

17. Conduct of the Lucky Draw

- a) There will be a total of 2 Prizes available for the Lucky Draw (“Winners”).
- b) The Lucky Draw will be conducted on 18 July 2024 between 9:00am to 6:00pm at the premises of Etiqa Office at One Raffles Quay, #22-01 North Tower, Singapore 048583. The allocation of the Prizes to the Winners during the Lucky Draw will be determined at random via a computerised system.
- c) Winners will be notified via email by 25 July 2024 using the email address or mobile number provided to Etiqa at the point of purchase of the Product. Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and notify the prize winners.



- d) Redemption details for the Prize will be sent by email within seven (7) working days after the date of the notification email. The redemption details shall form part of these terms and conditions.
 - e) Etiqa may use a third-party vendor for the Prizes redemption for this Lucky Draw. Your relevant personal data will be shared with the third-party vendor and their subcontractors (if any), for this purpose.
 - f) Any Prizes which are not won or remain unclaimed after two months of notification shall be forfeited and the Prize shall be passed to the next winner, as determined by Etiqa.
 - g) The Prizes are non-refundable, non-transferable nor exchangeable for credit or for any other items.
18. 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
19. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
20. The use of the Prize is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Prize. The Prize recipient should check with the respective merchant/retailer for details. Etiqa 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 Prize.
21. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Prize 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 Prize. Any such dispute relating to the Prize should be resolved directly with the merchant/retailer and Etiqa shall have no liability with regard to such dispute.
22. 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/cancel the Cashback without prior notice.
23. Etiqa's decision on all matters relating to or in connection with the Promotion, including awarding of the Prize to participant, shall be final and binding on all participants and all parties concerned. Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Promotion.
24. Etiqa 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.
25. 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.
26. 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.



27. By participating in the Promotion, 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.

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.

28. 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.

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). 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 Life Insurance Association (LIA) or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

The following policies are not covered under PPF:

- Pet Insurance
- Personal Cyber Insurance

All information is correct as of 28 May 2024.