



Terms and Conditions

Tiq x Kalzyme Rewards Pet Insurance Campaign

1. This Tiq x Kalzyme Rewards Pet Insurance Campaign (“Campaign”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from 1 March 2026 to 30 November 2026, 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, Dependant’s Pass or Long-Term Visit Pass.
3. This Campaign is only applicable for the online application or purchase of the product listed in the table below (“Product”) via www.tiq.com.sg and redemption of the Complimentary Gift (“Gift”) through The Floof Company’s website and social media during the Campaign Period.
4. Customers under this Campaign will be entitled to:

Product	Eligibility	Gift
Pet Insurance	First 50 customers who purchase the Product each month during the Campaign Period. New customers only.	One (1) complimentary bottle of Kalzyme Dental Spray (30ml) or Kalzyme Dermal Spray (30ml)

- a) A Promotion Code will be issued to customers eligible for the Gift via email two (2) weeks after the end of each month during the Campaign Period.
 - b) The Promotion Code issued to customers eligible for the Gift may be used to redeem the Gift directly through The Floof Company’s designated landing page at <https://thefloofcompany.com/pages/etiqa-x-kalzyme-1>
 - c) Each eligible customer will be identified by their registered home address. Each registered home address shall be entitled to a maximum of one (1) Promotion Code and one (1) Gift only, regardless of the number of Pet Insurance policies purchased.
 - d) The Promotion Code must be used within thirty (30) days from the date it is being issued by Tiq.
 - e) The Promotion Code is valid for one time use only and cannot be stacked or combined for use in a single transaction.
 - f) The Promotion Code is not transferrable, 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 14 days from the date of purchase of the Product.
 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. 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/>.
9. 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.
10. By participating in the Campaign, the customer agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries (other than personal injury caused by Etiqa's negligence), 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.
11. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
12. 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.
13. Etiqa's decision on all matters relating to the Campaign is final and binding on all customers.
14. 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.
15. By participating in the Campaign, the customer consents 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.
16. The customer confirms and agrees 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 confirms and represents that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.
17. A person who is not a party to these Campaign 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:

Tiq by Etiqa Pet Insurance 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.

All information is correct as of 27 Feb 2026.