



Terms and Conditions

Tiq Home: Protection in More Ways Than One Campaign 2026

1. This Tiq Home: Protection in More Ways than One Campaign 2026 (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **1 April 2026 to 30 April 2026** (“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 product (“Product”) via www.tiq.com.sg.
4. Customers under this Promotion will be entitled to a discount and sign-up gift (if applicable), details as follows:

Product Name	Plan Type	Discount	Sign-up Gift	Promotion Code
Tiq Home Insurance	1 Year Plan	20%	-	SAFEHOME20
	3 Years Plan		One 1kg Dry Powder Fire Extinguisher	
	5 Years Plan		1. One 1kg Dry Powder Fire Extinguisher 2. One 10-Year Smoke Detector	

4. Discount

- a) Customers will need to enter the Promotion Code “**SAFEHOME20**” in the coupon code field upon application to enjoy the Discount and Sign-Up Gift (if applicable).
 - b) The Promotion Code is valid for one time use only and cannot be stacked or combined for use in a single transaction.
 - c) The Promotion Code is not transferable, exchangeable for cash or kind or extendable in validity.
5. This Promotion is not valid for customers who have policies due for renewal, cancelled or free-look existing policy/policies with Etiqa within the last 14 days from the date of purchase of the Product.
 6. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
 7. The Discount and Sign-up Gift are not transferable, exchangeable for cash, goods and services or extendable in validity.



8. Conduct of the Redemption of Sign-Up Gift

a) Each eligible customer shall be entitled to the applicable Sign-up Gift(s) based on the selected policy term, as follows:

- 3-year plan: One (1) Fire Extinguisher; or
- 5-year plan: One (1) Fire Extinguisher and one (1) Smoke Detector,

(collectively, the "Sign-up Gift").

b) Eligible customers will be notified of their eligibility to receive the Sign-up Gift via email within 90 days from policy start date, using the email address 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/or notify the Sign-up Gift recipients.

c) Redemption details for the Sign-up Gift 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.

d) Any Sign-up Gift which is not redeemed or remain unclaimed after two (2) months of notification shall be forfeited.

e) For the avoidance of doubt, redemptions will be done on the merchant / retailer's website. Each eligible customer will be given a unique promotion code to utilise. Once the promotion code has been utilised, the redemption is recorded as completed.

9. The Sign-up Gift is non-negotiable, non-transferrable and cannot be exchanged into cash and other forms of credit.

10. Should the customers cancel their policy of the Product purchased after the Sign-up Gift has been redeemed and collected, Etiqa is entitled to deduct an equivalent amount of the Sign-up Gift from the refund amount of the policy, provided no claims have been made under the policy.

11. 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 eligible customer 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 the Sign-up Gift.

12. Etiqa 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 (other than personal injury caused by Etiqa's negligence) whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Sign-up Gift.

13. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.

14. Existing terms and conditions for the Product apply.

15. By participating in the Promotion, 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 Promotion.



16. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
17. Etiqa may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other Sign-Up Gift of equal or higher value, without prior notice.
18. 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.
19. 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.
20. By participating in the Promotion, 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.

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.

21. 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:

This policy 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.

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 (<http://www.gia.org.sg/> or www.sdic.org.sg/).

All information is correct as of 1 April 2026.