



Terms and Conditions

Google Reviews Campaign 2026

1. This Google Reviews Campaign 2026 ("Campaign"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **14 September to 13 November 2026** ("Campaign Period").
2. This Campaign 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 Campaign is open to customers who have purchased a Tiq by Etiqa insurance product ("Participants") and complete the following steps ("Review"):
 - a) Share a review of their claims experience relating to any Tiq by Etiqa insurance product available on www.tiq.com.sg on Etiqa's Google Business Profile reviews page at <https://g.page/r/CQje3PywaPMaEAI/review>.
 - b) Complete the campaign form at <http://www.tiq.com.sg/claims-review>, providing their:
 - i. Name
 - ii. Email address
 - iii. Google review link

for verification purposes. By providing the information requested in and submitting the campaign form, Participant(s) consent to Etiqa collecting, using and disclosing the personal data above for the purposes of campaign validation and the sending of voucher redemption details via email. Participants may refer to Etiqa's [Data Protection Policy](#) and [Privacy Statement](#) for more information.

4. Review Incentive

- a) Each Review will entitle each Participant to one (1) S\$10 Tiq Travel Insurance voucher ("Voucher"). For the avoidance of doubt, each Participant will only be entitled to one (1) Voucher regardless of the number of Reviews shared.
 - b) An email with the Voucher redemption details will be sent to verified Participants within 45 days after their Review submission.
 - c) All Vouchers are non-negotiable, non-transferrable and cannot be exchanged into cash and other forms of credit. Each Voucher is subject to its own set of terms and conditions.
5. 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 www.tiq.com.sg.
6. 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.
7. By participating in the Campaign, the participant agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries (other than personal injury caused by



Etiqua), 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.

8. Notwithstanding anything herein, Etiqua has the absolute discretion to determine the eligibility of any person to participate in the Campaign.
9. If Etiqua determines that a person is in fact not eligible to participate in this Campaign, for any reason whatsoever, Etiqua may at its discretion, disqualify that person and forfeit or decline to fulfil the Voucher without prior notice.
10. Etiqua shall not be liable for and assumes no liability or responsibility for any loss, damage, expense, liability and/or injury (other than personal injury caused by Etiqua) whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Voucher.
11. Etiqua may at its sole discretion at any time change the terms of the Campaign, or substitute or replace the Voucher with any other reward of equal or higher value, without prior notice.
12. Etiqua's decision on all matters relating to or in connection with the Campaign, including awarding of the Voucher to participant, shall be final and binding on all participants and all parties concerned. Etiqua is not obliged to give any reason or enter into any correspondence with any person concerning the Campaign.
13. 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.
14. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
15. All information is correct as of 9 September 2026.