



Terms and Conditions

Etiqua x TripZilla Excellence Awards 2026 Voting Campaign

1. This Etiqua x TripZilla Excellence Awards 2026 Voting Campaign ("Campaign"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **9 October 2026 to 23 October 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, Student Pass, Dependant's Pass or Long-Term Visit Pass.
3. This Campaign is only applicable to participants ("Participants") who perform the following steps:
 - a) Vote for Etiqa Insurance via <https://www.tripzilla.com/excellence-awards/2026/vote> for all the following three (3) categories within the Campaign Period;
 - i. Best Travel Insurance (Single Trip);
 - ii. Best Travel Claims Experience; and
 - iii. Most Popular Travel Insurance Company,
 - b) Register for the Campaign via <https://www.tiq.com.sg/promotion/tripzillaawards>.
4. **Participating Gift**
 - a) Every 10th Voter voting in this Campaign will be entitled to the following Participating Gift in the Campaign.

Participating Gift
1 x Xiaomi Electric Water Bottle

- b) Eligible Participants will be notified via email with the redemption details for the Participating Gift by 30 November 2026 using the email address provided to Etiqa at the time of registration for the Campaign via the link stated in Clause 3b).
 - c) Etiqa shall not be liable for late, lost, misdirected or unsuccessful efforts to contact and/or notify the Participating Gift winners. The redemption details shall form part of these Terms and Conditions.
 - d) Any Participating Gift which remains unclaimed after two (2) months from the date the redemption details are sent to the eligible customers shall be forfeited.
 - e) The Participating Gift is non-refundable, non-transferable nor exchangeable for credit or for any other items.
5. **Redemption of Participating Gift**
 - a) The Participating Gift redemption will be available from 1 December 2026 to 29 January 2027 at the premises of Etiqa's Office, at 23 Church Street, #01-01 Capital Square, Singapore 049481 on weekdays (excluding public holidays) between 9.00am and 5.30pm.
 - b) For the avoidance of doubt, the eligible customers must present their redemption email and provide their last 4-digit NRIC as verification upon redemption.
6. The use of the Participating Gift is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Participating Gift. The Participant 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 Participating Gift.

7. Etiqa shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Participating 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 Participating Gift.
8. The Participating Gift is provided by Etiqa. All trademarks appearing on or in relation to the Participating Gift are the property of their respective owners. The respective trademark owners are not sponsors of this Campaign and have not endorsed, approved or partnered with Etiqa in connection with it. All warranty, servicing and support enquiries in respect of the Participating Gift should be directed to the manufacturer or its authorised service providers.
9. Etiqa may at its sole discretion at any time change the terms of the Campaign, or substitute or replace the Participating Gift with any other gift of equal or higher value, without prior notice.
10. 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 Etiqa's negligence), losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly from 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 to participate in this Campaign, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and claw back/cancel the Participating Gift without prior notice.
13. Etiqa's decision on all matters relating to or in connection with the Campaign, 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 Campaign.
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 Campaign at any point in time before the stated Campaign Period without prior notice, by posting such amendment(s) to <https://www.tiq.com.sg/promotion/tripzillaawards>
15. 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.
16. By participating in the Campaign, the Participant 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 voting submission form in Clause 3 contacting Participants, and fulfilling any rewards or benefits under the Campaign. The Participant further acknowledges that he/she has read and understood Etiqa's Data Protection and Privacy Statement, available on Etiqa's website.



17. The Participant 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.
18. In addition, where personal data of any person is disclosed by the Participant, the Participant 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.
19. 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.
20. 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.

All information is correct as of 9 October 2026.