

1 February 2024

Terms & Conditions of TravelSure Promotion ("Promotion")

1. This Promotion is jointly organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG") and HSBC Bank (Singapore) Limited ("HSBC") ("Organisers"). TravelSure is underwritten by MSIG and distributed by HSBC.
2. The Promotion Period ("Period"): 1 February 2024 to 19 March 2024, both dates inclusive.
3. To be eligible for the Promotion:
 - you must purchase a TravelSure Single Trip / Annual Trip insurance policy ("Policy") via HSBC's website during the Period;
 - your application and insurance premium payment must be accepted by MSIG during the Period;
 - you must purchase the Policy as a private individual and you must not be an existing policyholder for the product that you are applying for.
4. Under this Promotion, you will be entitled to 40% discount off your total premium for Single Trip and 20% discount off your total first year premium for Annual Plan ("Discount").
5. This Promotion is not valid with any other on-going or existing promotions, discounts, offers, vouchers, rebates, or privileges.
6. The Discount is non-transferrable and non-exchangeable for cash or credit in part or in whole.
7. The Organisers may change or vary these terms and conditions without prior notice or withdraw or discontinue the Promotion at any time without any notice or liability to you.
8. For TravelSure (Single Trip) cover, an additional premium shall be chargeable for any change made to the cover type, plan type, travel dates and destination subsequent to the policy issuance, subject to a minimum of \$10 nett. The original policy promotional discount will be given, even if such change takes place outside the Promotional Period. Where the change results in premium falling below the original charges when the policy was first issued, no refund of premium is granted.
9. The Organisers' determination of all matters relating to this Promotion shall be final and conclusive and in the event of any inconsistency between these Promotion Terms and Conditions and any brochures, marketing or promotional materials relating to this Promotion, these Promotion Terms and Conditions shall prevail.
10. These Terms and Conditions are governed by and to be construed in accordance with the laws of the Republic of Singapore and you agree to the exclusive jurisdiction of the courts of the Republic of Singapore.
11. A person who is not a party to these Terms has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms.
12. All information is correct at date of print.