

1 October 2026

Terms & Conditions of Enhanced Home*Plus* Insurance Online Promotion (“Promotion”)

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Period”): 1 October 2026 to 31 December 2026, both dates inclusive.
3. To be eligible for the Promotion:
 - you must purchase an Enhanced Home*Plus* Insurance policy at msig.com.sg during the Period; and
 - your application and insurance premium payment must be accepted by MSIG.
4. Corporate clients are not entitled to this Promotion.
5. Under this Promotion, you will receive the following discount off your premium and e-vouchers according to the plan type below.

Plan Type	Discount / e-vouchers
Standard plan	20% discount + \$40 e-vouchers
Superior plan	20% discount + \$50 e-vouchers
Ultimate plan	20% discount + \$70 e-vouchers

- a) The e-vouchers will be sent to you by email within 14 working days after successful policy application.
- b) You agree that you accept the e-vouchers as it is and subject to any terms that the supplier of the e-vouchers may impose. MSIG makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any e-vouchers.
- c) Please provide a valid email address to MSIG for the purpose of receiving your redemption email. Details on the redemption procedure are set out in the e-vouchers redemption notification.
- d) Rewardz Pte Ltd is the appointed vendor for digital gift fulfilment for our customers for the e-vouchers. Your relevant personal data will be shared with them and their subcontractors (if any), for this purpose. You will receive the e-vouchers redemption notification from Rewardz (supportmsig@rewardz.sg). For any e-vouchers enquiries, please email to Rewardz at (support@rewardz.sg).
- e) MSIG is not obliged to replace any e-vouchers which are not received, which have expired, or which have been misplaced or arising from a subsequent change to email address which MSIG has not been notified.
- f) The e-vouchers are not transferable or exchangeable for cash, credit or any other item in part or in whole.
- g) MSIG may at its sole discretion at any time and without prior notice substitute or replace the e-vouchers with any other e-vouchers of equal or higher value.

- h) MSIG is not obliged to assist or act on your behalf in communicating with the supplier of the e-vouchers relating to the redemption of the e-vouchers or for any other reason.
 - i) MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the e-vouchers.
- 6. This Promotion is not valid with any other promotions, discounts, offers, vouchers, rebates or privileges, unless stated otherwise.
- 7. MSIG may vary the terms and conditions of this Promotion without prior notice or withdraw or discontinue the Promotion at any time without any notice or liability to you.
- 8. If you cancel your Enhanced Home*Plus* Insurance policy for any reason, MSIG reserves the right to recover the value of the e-vouchers from the refund premium, if any. Where the value of the e-vouchers exceeds the refund premium, no refund will be made. A minimum retained premium of S\$50 applies. Cancellation refund, if any, is allowed if no claims have been made.
- 9. MSIG's 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 Promotion 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 Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.
- 12. All information is correct at date of print.