



**MSIG Insurance (Singapore) Pte. Ltd.** (Co. Reg. No. 200412212G)  
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### **Terms & Conditions of Freelancer CashPlus Online Discount Promotion (“Promotion”)**

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Promotional Period”): 1 September 2021 to 31 October 2021, both dates inclusive.
3. This Promotion applies to Freelancer CashPlus policies purchased online at [msig.com.sg](http://msig.com.sg) and accepted by MSIG and premium is fully paid.
4. Each online application accepted during the Promotional Period entitles you to receive a 10% premium discount for first year premiums only.
5. This Promotion is not valid with any on-going or existing Freelancer CashPlus insurance promotions, discounts, offers, vouchers, rebates or privileges.
6. This Promotion does not apply to existing policyholders of Freelancer CashPlus insurance policy with MSIG.
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 annual Freelancer CashPlus policy for any reason at all, MSIG reserves the right to retain a minimum premium of S\$50 from the refund premium (if applicable) allowed under the policy. Cancellation refund, if any, is allowed if no claims have been made. There is no cancellation refund for cancellation of monthly or weekly policies.
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 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 and Conditions has no right under the Contracts (Rights of Third Parties) Act to enforce any of these Terms and Conditions.
12. All information is correct at date of print.