MSIG Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200412212G)
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16 Oct 2026

Terms & Conditions of Global Study Insurance Online Promotion ("Promotion")

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG").

2. Promotion Period ("Period"): 16 October to 31 December 2026, both dates inclusive.

3. To be eligible for the Promotion:
   - you must purchase a Global Study 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 a 20% discount off your premium.

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 Global Study Insurance 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.

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.