

## **Terms & Conditions of PA Recovery*Plus* and Protection*Plus* Online Promotion (“Promotion”)**

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
  2. Promotion Period (“Period”): 1 to 31 July 2026, both dates inclusive.
  3. To be eligible for the Promotion:
    - you must purchase a PA Recovery*Plus* or Protection*Plus* policy (new policy applications only, excluding renewals) at [msig.com.sg](http://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:
    - i. 20% discount off your premium for PA Recovery*Plus* or Protection*Plus* policy; and
    - ii. for the first 100 eligible customers who make a successful purchase in accordance with Clause 3:
      - a limited-edition Mamori-chan plushie; and
      - a pair of tickets to ASEAN Hyundai Cup™ qualifying match to be held in Singapore on 7 August 2026; or
    - iii. for the next 200 eligible customers (after the first 100) who make a successful purchase in accordance with Clause 3:
      - a limited-edition Mamori-chan plushie, while stocks last.
- a) For the purposes of this Promotion, eligible customers will be determined based on the chronological order of successful policy purchase.
  - b) Eligible customers will be notified of the redemption details within 14 working days after successful policy application via the email address provided at the time of application.
  - c) You agree to accept the gifts as it is and subject to any terms that the supplier of the gifts 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 gifts.
  - d) All gifts are not transferable or exchangeable for cash, credit or any other item in part or in whole.
  - e) MSIG may at its sole discretion at any time and without prior notice substitute or replace the gifts with any other item of equal or higher value.
  - f) MSIG is not obliged to assist or act on your behalf in communicating with the supplier of the gifts relating to the redemption of the gifts or for any other reason.
  - g) MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the gifts.

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 PA Recovery*Plus* or Protection*Plus* policy for any reason, MSIG reserves the right to recover the value of gifts from the refund premium, if any. Where the value of the gifts 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.