



## Terms & Conditions of Enhanced HomePlus Insurance Online Gift Promotion (“Promotion”)

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Promotional Period”): 1 July 2019 to 31 December 2019, both dates inclusive.
3. Only Qualifying Customers are eligible for the Promotion. To be a “Qualifying Customer”:
  - a. your new Enhanced HomePlus insurance must be purchased online at msig.com.sg during the Promotional Period and the application is accepted by MSIG and premium is fully paid;
  - b. your policy is under the Superior or Ultimate Plan;
  - c. the commencement date of your Enhanced HomePlus must be within 30 days from the date of application;
  - d. your Enhanced HomePlus Policy remains in force for at least 60 days or more from the date of the policy commencement;
  - e. you are purchasing the Enhanced HomePlus Insurance as a private individual.
4. A Qualifying Customer shall receive the following Shopping Vouchers (“Gift”) according to the Plan purchased.

Type of Plan	Shopping Vouchers
Superior Plan	\$30
Ultimate Plan	\$50

5. You agree that you accept the Gift as it is and subject to any terms and conditions that the supplier of the Gift 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 Gift.
6. The Gift will be sent by email within 7 working days after successful policy application. MSIG is not obliged to replace any Gifts not received, have expired or which have been misplaced.
7. Edge Loyalty Systems Pty Ltd. is the appointed vendor for digital gift fulfilment for our customers for this Promotion. Your relevant personal data will be shared with them and their subcontractors (if any), for this purpose.
8. This Promotion is not valid with any on-going or existing home insurance promotions, discounts, offers, vouchers, rebates or privileges.
9. This Promotion does not apply to existing policyholders of HomePlus, Enhanced HomePlus and/or any home or similar home contents insurance policy with MSIG.
10. The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.
11. MSIG may at its sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or higher value.
12. MSIG is not obliged to assist or act on your behalf in communicating with the supplier of the Gift relating to the redemption of the Gift or for any other reason.
13. MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
14. 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.
15. If you cancel your Enhanced HomePlus policy for any reason at all, at any time within 60 days of the policy commencement date, MSIG reserves the right to retain a minimum premium of S\$50 after the Free Look period and deduct the value of the Gift from the refund premium (if applicable) allowed under the policy. Where the value of the Gift exceeds the refund premium, no refund will be made. Cancellation refund, if any, is allowed if no claims have been made.
16. 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 any brochures, marketing or promotional materials relating to this Promotion, these Promotion Terms shall prevail.
17. 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.
18. 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.
19. All information is correct at date of print.