



Terms & Conditions of Maid*Plus* 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. This Promotion applies to Maid*Plus* policies (new applications only) purchased online at msig.com.sg and accepted by MSIG and premium fully paid.
4. Each application accepted during the Promotion Period entitles you to receive a gift:

One medical checkup and one flu vaccination for Insured’s domestic helper worth S\$70.00 (“Gift”).

The medical checkup consists of the following tests:

- (i) Clinical Examination (Vision, Height & Weight)
- (ii) Urine Pregnancy Test
- (iii) Venereal Disease Research Laboratory (VDRL) test
- (iv) Human Immunodeficiency Virus (HIV)

Redemption of the Gift must be made within twelve (12) months from the date of MSIG’s Gift redemption email at any of the clinics listed [here](#). The flu vaccination must be redeemed together with the medical checkup. Please contact the clinic for the stock availability of the flu vaccination prior to the visit.

Any out-of-scope medical services or treatment rendered will be at your own expense. The attending clinic will bill and collect directly all such expenses from you, your domestic helper or the person authorised by you to redeem the Gift.

5. 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.
6. 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.
7. This Promotion is not valid with any on-going or existing maid insurance promotions, discounts, offers, vouchers, rebates or privileges.
8. The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.
9. 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.
10. 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.
11. 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.
12. Redemption of the Gift is done at your or your domestic helper’s own risk. MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
13. 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.
14. If you cancel your Maid*Plus* policy for any reason at all, at any time within 90 days of the policy commencement date, MSIG reserves the right to retain a minimum premium of S\$50 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.
15. 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.
16. 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.
17. 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.
18. All information is correct at date of print.