

Terms & Conditions for Online Product Promotion with Discount & Gift (“Promotion”)

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Promotional Period”): 1 September 2020 to 31 October 2020, both dates inclusive.
3. To qualify for the Promotion (“Qualifying Customer”):
 - a. you must apply for an insurance policy (new applications only) online at msig.com.sg during the Promotional Period which is accepted by MSIG and premium fully paid;
 - b. you must be purchasing the insurance policy as a private individual.
4. A Qualifying Customer shall receive the following promotion (“Gift”) according to the product(s) purchased.

Product(s)	Promotion (Discount/ Gift)
Enhanced Home <i>Plus</i>	20% off
Maid <i>Plus</i>	20% off + additional medical check-up for Classic & Premier Plans
CancerCare <i>Plus</i>	20% off
Protection <i>Plus</i>	30% off

5. Each qualified online application for Maid*Plus* entitles you to receive an additional medical check-up (collectively, “Maid*Plus* Gift”) for Classic and Premier plans:

One medical check-up for Insured’s domestic helper, consisting 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 Maid*Plus* Gift must be made within twelve (12) months from the date of MSIG’s Gift redemption email at any of the clinics listed [here](#). 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 medical package.

6. Redemption of the Maid*Plus* 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 this gift.
7. You agree that you accept the Maid*Plus* Gift as it is and subject to any terms and conditions that the supplier of this 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 gifts.
8. 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. Edge will issue a Gift redemption notification by email to you within 7 working days after successful policy application. Please provide a valid email address to MSIG for the purpose of receiving your Gift redemption. MSIG is not obliged to replace any redemption notifications that are not received, have expired, misplaced or arising from a subsequent change to email address which MSIG has not been notified. Details on the redemption procedure are set out in the Gift redemption notification.
9. This Promotion is not valid with any on-going or existing promotions, discounts, offers, vouchers, rebates, privileges or Group Cover discount.
10. This Promotion does not apply to existing policyholders of Enhanced Home*Plus*, Maid*Plus*, CancerCare *Plus*, Protection*Plus* and/or any similar insurance policy with MSIG.

11. The Gift and Maid*Plus* Gift are not transferable or exchangeable for cash, credit or any other item in part or in whole.
12. MSIG may at its sole discretion at any time and without prior notice substitute or replace the Gift and Maid*Plus* Gift with any other gift of equal or higher value.
13. MSIG is not obliged to assist or act on your behalf in communicating with the supplier of the Maid*Plus* Gift relating to the redemption or for any other reason.
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 insurance policy for any reason at all, at any time within 60 days of the policy commencement date, MSIG reserves the right to recover the value of the Gift and/or Maid*Plus* Gift from the refund premium, if any. Where the value of the Gift/Maid*Plus* Gift 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.
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 Conditions and any brochures, marketing or promotional materials relating to this Promotion, these Promotion Terms and Conditions 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.