

1 Aug 2026

Terms & Conditions of PawEasy Online Discount ("Promotion")

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG").
2. Promotion Period ("Period"): 1 Aug 2026 to 31 Aug 2026, both dates inclusive.
3. To be eligible for the Promotion:
 - you must purchase a PawEasy policy online 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 the following vouchers according to the pet type and plan type shown below.

For Dog

Product(s) / Plan Type	Vouchers
PawPat	S\$80 Pet Lovers Centre Voucher
PawRun	S\$100 Pet Lovers Centre Voucher
PawPlay	S\$120 Pet Lovers Centre Voucher

For Cat

Product(s) / Plan Type	Vouchers
PawPat	S\$30 Pet Lovers Centre Voucher
PawRun	S\$40 Pet Lovers Centre Voucher
PawPlay	S\$50 Pet Lovers Centre Voucher

- a) The physical vouchers will be sent to you by mail within 14 working days after successful policy application, based on the mailing address provided to MSIG at the time of application.
- b) You agree that you accept the vouchers as it is and subject to any terms that the supplier of the vouchers 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 vouchers.
- c) The vouchers are issued and fulfilled by Pet Lovers Centre. All enquiries, including redemption and usage, are subject to the terms and conditions set by Pet Lovers Centre.

- d) MSIG is not obliged to replace any vouchers which are not received, which have expired, or which have been misplaced, damaged or broken during transit, delayed due to postal issues, or arising from a subsequent change to email address which MSIG has not been notified.
 - e) The vouchers are not transferable or exchangeable for cash, credit or any other item in part or in whole.
 - f) MSIG may at its sole discretion at any time and without prior notice substitute or replace the vouchers with any other items of equal or higher value.
 - g) MSIG is not obliged to assist or act on your behalf in communicating with the supplier of the vouchers relating to the redemption of the vouchers or for any other reason.
 - h) MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the vouchers.
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 PawEasy policy for any reason at all, MSIG reserves the right to recover the value of the vouchers from the refund premium, if any. Where the value of the vouchers 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.