

5 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"): 5 Aug 2026 to 9 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 gifts according to the pet type and plan type shown below.

For Dog

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

For Cat

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

- a) The gifts, comprising physical voucher and a pet accessory corresponding to the insured pet type, 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 gifts as they are and subject to any applicable terms imposed by their respective suppliers. 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.
- c) The physical 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 gifts 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 mailing address which MSIG has not been notified.
 - e) The gifts 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 gifts 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 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 PawEasy policy for any reason at all, MSIG reserves the right to recover the value of the 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.