

Terms & Conditions of TravelEasy Flex Online Promotion ("Promotion")

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG").
2. Promotion Period ("Promotional Period"): 01 September 2025 to 30 September 2025, both dates inclusive.
3. To be eligible for this Promotion:
 - a) you must purchase a TravelEasy Flex policy online at www.msig.com.sg/personal/traveleasy-flex under individual cover during the Promotional Period; and
 - b) your application and insurance premium payment must be accepted by MSIG.
4. Corporate clients are entitled to this Promotion.
5. Under this Promotion, you will receive the following discount and gift (for first year premiums only) according to the product & plan purchased below.

Product(s) / Plan Type	Discount	Gift (per policy* purchased)
TravelEasy Flex (Single Trip)	50%	1 x Airport lounge access worth \$55 + 7-Eleven Gift voucher worth \$15 (with a minimum premium paid of \$80)
TravelEasy Flex (Annual Plan)	15%	4 x Airport lounge access worth \$220 + Grab Gift voucher worth \$60 (with a minimum premium paid of \$350)
*regardless of cover type, i.e. Family, Group and Adult & Children policy will only be entitled to one Gift.		

Gift

- a) Redemption email for the Gift will be sent to you within 14 working days of successful policy application.
- b) You agree that you accept the Gift as it is and subject to any terms 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.
- c) Please provide a valid email address to MSIG for the purpose of receiving your Gift redemption email. Details on the redemption procedure will be provided in the Gift redemption notification.
- d) Thriwe Consulting Pte 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.
- e) MSIG is not obliged to replace any Gifts which are not received, which have expired, or which have been misplaced or arising from a subsequent change to email address which MSIG has not been notified.

- f) The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.
 - g) 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.
 - h) 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.
 - i) MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
- 6. This Promotion is not valid with any other promotions, discounts, offers, vouchers, rebates, or privileges, unless stated otherwise.
 - 7. This Promotion does not apply to existing TravelEasy Flex insurance policies.
 - 8. 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.
 - 9. If you cancel your TravelEasy Flex policy for any reason at all, MSIG reserves the right to retain a minimum premium of S\$50 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.
 - 10. For TravelEasy Flex (Single Trip) cover, an additional premium shall be chargeable for any change made to the cover type, plan type, travel dates and destination subsequent to the policy issuance, subject to a minimum of S\$10 nett. The original policy promotional discount will be given, even if such change takes place outside the Promotional Period. Where the change results in premium falling below the original charges when the policy was first issued, no refund of premium is granted.
 - 11. 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.
 - 12. 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.
 - 13. 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.
 - 14. All information is correct at date of print.