

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

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG").
2. Promotion Period ("Period"): 08 December 2025 to 11 December 2025, both dates inclusive.
3. To be eligible for the Promotion:
 - you must purchase a TravelEasyFlex 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 entitled to this Promotion.
5. Under this Promotion, you will receive the following discount off your total premium:

Product(s) / Plan Type	Discount
TravelEasyFlex (Single Trip)	60%
TravelEasyFlex (Annual Plan)	25%

6. The discount is non-transferable and non-exchangeable for cash or credit in part or in whole.
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 insurance policy for any reason at all, MSIG reserves the right to retain a minimum premium of S\$50. Cancellation refund, if any, is allowed if no claims have been made.
9. For TravelEasyFlex (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. Any change will not affect the original policy discount. Where the change results in premium falling below the original charges when the policy was first issued, no refund of premium is granted.
10. 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.
11. 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.
12. 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 Promotion Terms and Conditions.
13. All information is correct at date of print.