

13 Oct 2023

Terms & Conditions of Travel Easy Online Discount ("Promotion")

- 1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG").
- 2. Promotion Period ("Promotional Period"): 26 December 2023 to 31 January 2024, both dates inclusive.
- 3. To qualify for this Promotion ("Qualifying Customer"):
 - a) you must be purchasing a Travel *Easy* policy online at msig.com.sg during the Promotional Period which is accepted by MSIG and premium fully paid; and
 - b) you must be purchasing the insurance policy as a private individual and you must not be an existing policyholder for the product you are applying for.
- 4. Under this Promotion, a Qualifying Customer will receive the following discount (for first year premiums only) according to the product & plan purchased below.

Product(s) / Plan Type	Discount
Travel <i>Easy</i> (Single Trip)	40%
Travel <i>Easy</i> (Annual Plan)	20%

- 5. Corporate clients will be entitled to this Promotion.
- 6. This Promotion is not valid with any on-going or existing 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 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 Travel Easy® (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.
- 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 the date of print.