

04 July 2025

## **Terms & Conditions of PA Prime*Plus* (Series II) Online Promotion ("Promotion")**

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG").
2. Promotion Period ("Promotional Period"): 04 Jul 2025 to 31 Dec 2025, both dates inclusive.
3. Corporate clients are not entitled to this Promotion.
4. Under this Promotion, you will receive a 15% discount off your premium.
5. This Promotion is not valid with any other promotions, discounts, offers, vouchers, rebates or privileges, unless stated otherwise.
6. 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.
7. Cancellation of the policy will follow the terms and conditions of the policy.
8. MSIG may cancel the policy at any time by giving you seven days' notice in writing to your last-known address. You may cancel the policy at any time by giving us seven days' written notice. We will provide a refund based on the following calculation provided there is no claim on the policy.
  - a) Cancellation by us  
$$\frac{\text{Premium} \times \text{number of days of unexpired period of insurance}}{\text{Total number of days for the full period of insurance}}$$
  - b) Cancellation by you  
$$\frac{\text{Premium} \times \text{number of days of unexpired period of insurance} \times 80\%}{\text{Total number of days for the full period of insurance}}$$
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.