

Terms & Conditions of PA RecoveryPlus Online Promotion (“Promotion”)

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Period”): 1 February to 30 June 2026, both dates inclusive.
3. To be eligible for the Promotion:
 - you must purchase a PA RecoveryPlus policy (new applications) 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 a 20% discount off your premium.
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. Cancellation of the policy will follow the terms and conditions of the policy.
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.