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01 July 2026

Terms & Conditions of Travel*Easy* Flex Online Promotion ("Promotion")

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG").

2. Promotion Period ("Promotional Period"): 01 July 2026 to 31 December 2026, both dates inclusive.

3. To be eligible for this Promotion:
   a) you must purchase a Travel*Easy* Flex policy online at www.msig.com.sg/personal/traveleasy-flex during the Promotional Period; and
   b) your application and insurance premium payment must be accepted by MSIG.

4. Under this Promotion, you will receive the following discount and Gift (for first year premiums only) according to the product & plan purchased below. Gift comprises an eSIM and a redemption code for airport lounge access.

Product(s) / Plan Type	Discount	Gift (per policy purchased)
Travel*Easy* Flex (Single Trip)	50%	up to 1GB Free eSIM + Free airport lounge access
Travel*Easy* Flex (Annual Plan)	15%	up to 1GB Free eSIM + Free airport lounge access

Notes:
- For group cover, each insured is entitled to 1 Gift subject to a maximum of 20 Gifts.
- For all other cover types (e.g. adult & child(ren), family), each policy purchased is eligible for only 1 Gift, regardless of the number of insured persons.
- Please refer to Airport Lounge Access for information about registration.
- Corporate clients are not entitled to the Gift.

Airport Lounge Access

a) Register your flight online at least 24 hours before your scheduled departure using the unique redemption code sent to you via email.

b) Airport lounge access will be provided if your flight is delayed for more than 90 minutes. If your airline announces and reports a delay of more than 90 minutes to FlightStats after registration, all registered passengers will receive a Complimentary MSIG Lounge Pass via SMS and email, granting access to airport lounges at the location of the delay.

c) Registration Limits per 1 redemption code:
   - Single Trip Policy: Register up to 5 flights for yourself and up to 5 accompanying passengers at https://msig.smartdelay.com/msig-sgst/validation/validate-eligibility
   - Annual Plan Policy: Register up to 20 flights throughout the policy period at https://msig.smartdelay.com/msig-sgat/validation/validate-eligibility

d) Airport lounges' terms and conditions apply. You can refer to lounge information online at https://loungekeypass.loungekey.com/smartdelay/lounge-finder. Availability of lounge access is subject to the capacity of the lounge operators and may not be available in the event of high traffic caused by flight delays.

eSIM

e) JetFi Technology Co., Ltd is the appointed vendor for the eSIM. Only new JetFi users are eligible for the complimentary eSIM.

f) The complimentary eSIM data allowance of 500MB or 1GB and its validity period is dependent on the destination countries. Please refer to www.jetfimobile.com/MSIGSG for more information.

g) To access and use the complimentary eSIM, you are required to download the JetFi mobile application and create a valid account for activation. Each account is eligible to redeem only one complimentary promo code. An eSIM compatible device is required for redemption.

h) The complimentary eSIM is a promotional offering provided in partnership with JetFi and may differ from JetFi's other promotions or offering.

General Conditions Applicable to Gift

i) Redemption email for the Gift will be sent to you within 1 working day of successful policy application.

j) 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.

k) 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.

l) JetFi Technology Co., Ltd. and Priority Pass (Asia) Pte Ltd, a member of the Collinson Group, are the appointed vendors 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. You will receive an email redemption notification from MSIG Customer Care (msigsingapore@sg.msig-asia.com). For any enquiries on eSIM usage, please email to JetFi Technology (service@jetfi-tech.com). For any enquiries on airport lounge access usage, please email to Priority Pass (Asia) Pte Ltd, a member of the Collinson Group (smartdelaysupport@collinsongroup.com).

m) 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.

n) The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.

o) 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.

p) 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.

q) MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.

5. This Promotion is not valid with any other promotions, discounts, offers, vouchers, rebates, or privileges, unless stated otherwise.

6. This Promotion does not apply to existing Travel*Easy* Flex insurance policies.

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 Travel*Easy* Flex policy for any reason, MSIG reserves the right to recover the value of the gifts from the refund premium, if any. Where the value of the gifts exceeds the refund premium, no refund will be made. A minimum retained premium of S$50 applies. Cancellation refund, if any, is allowed if no claims have been made.

9. For Travel*Easy* 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.

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 Terms and Conditions.

13. All information is correct at date of print.