



MSIG Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200412212G)
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24 January 2020

Terms & Conditions of TravelEasy Insurance Promotion (“Promotion”)

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Promotional Period”): 1 February 2020 to 31 March 2020, both dates inclusive.
3. This Promotion applies to TravelEasy policies (new applications and renewals) accepted by MSIG and premium fully paid during the Promotion Period. Existing TravelEasy policies invited for renewal on additional terms and/or conditions are not eligible for the promotion.
4. Each application for Single Trip cover accepted during the Promotional Period entitles you to receive a 50% premium discount for online applications or 40% premium discount for offline applications.
5. For Single Trip cover, an additional premium shall be chargeable according to 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 premium chargeable shall be subject to the prevailing discount at the time of the first purchase. Where the change results in premium falling below the original charges when the policy was first issued, no refund of premium is granted.
6. Each application for Annual Plan accepted during the Promotional Period entitles you to receive a 20% premium discount. For renewals, the existing discount or 20% discount applies, whichever is the higher, but not on top of any existing discount.
7. This Promotion does not apply in conjunction with any Group Cover Discount.
8. This Promotion is not valid with any on-going or existing travel insurance promotions, discounts, offers, vouchers, rebates or privileges.
9. 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.
10. If you cancel your TravelEasy policy for any reason at all, MSIG reserves the right to retain a minimum premium of S\$50 from the refund premium (if applicable) allowed under the policy. Cancellation refund, if any, is allowed if no claims have been made.
11. 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.
12. These 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.
13. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act to enforce any of these Terms and Conditions.
14. All information is correct at date of print.