



MSIG Insurance (Singapore) Pte. Ltd. (Co. Reg. No. 200412212G)
4 Shenton Way, #21-01, SGX Centre 2, Singapore 068807
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msig.com.sg

12 November 2021

Terms & Conditions of TravelEasy Insurance Online Discount and Gift Promotion (“Promotion”)

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Promotional Period”): 22 November 2021 to 31 December 2021, both dates inclusive.
3. This Promotion applies to TravelEasy policies (new applications) accepted by MSIG and premium fully paid during the Promotional Period.
4. Each online application for Single Trip cover entitles you to receive a 20% premium discount provided the promotion code is submitted. Annual Trip applications accepted during the Promotional Period entitles you to receive a free Polymerase Chain Reaction (PCR) test worth S\$138 (“Gift”). There is no promotional discount or Gift 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, if any at the date of notification of such change. 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 new application for Annual Plan accepted during the Promotional Period entitles you to receive a free Polymerase Chain Reaction (PCR) test worth S\$138 (“Gift”). For renewals, the existing discount applies, but not on top of the current Gift promotion.
7. MSIG will issue a Gift redemption notification by email to you within 7 working days after successful policy application. Please provide a valid email address to MSIG for the purpose of receiving your Gift redemption. MSIG is not obliged to replace any redemption notifications that are not received, have expired, misplaced or arising from a subsequent change to email address which MSIG has not been notified. Details on the redemption procedure are set out in the Gift redemption notification.
8. Redemption of the Gift must be made within twelve (12) months from the date of MSIG’s Gift redemption email at any of the clinics listed [here](#). Any out-of-scope medical services or treatment rendered will be at your own expense. The attending clinic will bill and collect directly all such expenses from you or the person authorised by you to redeem the Gift.
9. You agree that you accept the Gift as it is and subject to any terms and conditions 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.
10. The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.
11. 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.
12. 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.
13. Redemption of the Gift is done at your own risk. MSIG will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
14. This Promotion is not valid with any on-going or existing health insurance promotions, discounts, offers, vouchers, rebates or privileges.
15. This Promotion does not apply to existing policyholders of TravelEasy insurance policy with MSIG.
16. 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.
17. 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.



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18. 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.
19. 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.
20. 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.
21. All information is correct at date of print.