



**MSIG Insurance (Singapore) Pte. Ltd.** (Co. Reg. No. 200412212G)  
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1 Apr 2024

## **Terms & Conditions of Global Study Insurance Online Discount Promotion (“Promotion”)**

1. This Promotion is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”).
2. Promotion Period (“Promotional Period”): 1 April 2024 to 31 January 2025, both dates inclusive.
3. This Promotion applies to Global Study Insurance policies (new applications) purchased online at [msig.com.sg](http://msig.com.sg) accepted by MSIG and premium fully paid during the Promotional Period.
4. Under this Promotion, you will receive a discount of 20%.
5. This Promotion is not valid with any on-going or existing promotions, discounts, offers, vouchers, rebates, or privileges.
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. If you cancel your Global Study Insurance 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.
8. 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.
9. 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.
10. A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these Terms and Conditions.
11. All information is correct at the date of print.