

## Terms and Conditions for Personal Accident Protection Plan Promotion

1. This Personal Accident Protection Plan Promotion (“Promotion”) is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG Insurance”). The Promotion is valid from 1 October 2016 to 31 December 2016 (“Promotion Period”). Personal Accident Protection Plan Policy is underwritten by MSIG Insurance and distributed by Standard Chartered Bank (Singapore) Limited (“SCBSL”)
2. For each Individual plan of Personal Accident Protection Plan Policy purchased from MSIG Insurance during the Promotion Period with annual premium fully paid during that period, you will receive S\$20 worth of Takashimaya shopping vouchers (“the Gift”), while stocks last.
3. For each couple plan of Personal Accident Protection Plan Policy purchased from MSIG Insurance during the Promotion Period, you will be entitled to a 10% discount off the couple plan premium in addition to the Gift.
4. This Promotion is applicable to new applications only and not valid with other promotions, discounts, offers, vouchers, rebates or privileges.
5. A redemption letter for the Gift will be issued to you. The Gift has to be redeemed from MSIG Insurance in accordance with the instructions stated in the redemption letter. The Gift and redemption letter are not transferable or exchangeable for cash, credit or any other item in part or in whole. Any redemption letter that has expired or been lost will not be replaced. MSIG Insurance may at its sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of similar value.
6. Neither MSIG Insurance nor SCBSL is the supplier of the Gift. Neither is obliged to assist or act on your behalf in communicating with the supplier of the Gift for any reason. You accept the Gift as it is and subject to any terms and conditions that the supplier of the Gift may impose. Any Gift that is not collected within the deadline stated on the Gift redemption letter will be forfeited.
7. MSIG Insurance and SCBSL make 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. Neither MSIG Insurance nor SCBSL will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
8. MSIG Insurance and SCBSL each may at any time, without any prior notice or liability to you, vary the terms and conditions of this Promotion or withdraw or discontinue the Promotion at any time. The decision of MSIG Insurance and SCBSL on all matters relating to this Promotion, including determining your eligibility to participate, shall be at their absolute discretion and will be final and binding.
9. If you cancel your Personal Accident Protection Plan Policy at any time before the policy expiry date for whatever reason, MSIG Insurance reserves the right to deduct the value of the Gift from the refund premium allowed under the policy, if any.
10. In the event of any inconsistency between these terms and conditions and any brochures, marketing or promotional materials relating to the Promotion, these terms and conditions shall prevail.
11. SCBSL shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by MSIG Insurance. Notwithstanding anything herein, SCBSL shall not at any time be responsible or held liable for any loss, injury, damage or harm suffered by or in connection with the products and/or services provided by MSIG Insurance.

12. A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.
13. These terms and conditions are governed by and construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
14. All information is correct at time of print.