

TERMS AND CONDITIONS FOR ENHANCED TRAVEL PROTECTOR SINGLE TRIP PROMOTION

1. This Enhanced Travel Protector Single Trip Promotion (“Promotion”) is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG Insurance”). The Promotion is valid from 4 September 2014 to 31 December 2014 (“Promotion Period”). Enhanced Travel Protector Policy is underwritten by MSIG Insurance and distributed by Standard Chartered Bank (Singapore) Limited (“SCBSL”).
2. If you purchase a Single Trip Enhanced Travel Protector Policy from:
 - a. 4 to 22 September 2014 (both dates inclusive), you will be entitled to a 35% discount off the premium;
 - b. 23 to 25 September 2014 (both dates inclusive), you will be entitled to a 45% discount off the premium;
 - c. 26 September 2014 to 31 December 2014 (both dates inclusive), you will be entitled to a 35% discount off the premium;
3. Notwithstanding the above, the minimum premium after discount is \$18.
4. Your purchase of a Single Trip Enhanced Travel Protector Policy is subject to MSIG Insurance’s policy terms and conditions, and acceptance. Travel must commence no later than 182 days from date of your application.
5. This Promotion is applicable to new applications only and not valid with other promotions, discounts, offers, vouchers, rebates or privileges.
6. If you cancel your Single Trip Enhanced Travel Protector Policy, provided no claims are made and prior to the commencement of the trip, MSIG Insurance will deduct a minimum amount of \$50 from the amount of premium refundable to you.
7. 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. 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.
8. 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.
9. 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.
10. 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.

11. 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.
12. All information is correct at time of print.