

## 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 1 January 2015 to 31 March 2015 (“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 during the Promotion Period, you will be entitled to a 25% discount off the premium.
3. Notwithstanding the above, the minimum premium after discount is \$18.
4. Your purchase of a Single Enhanced Travel Protector Policy is subject to MSIG Insurance’s policy terms and conditions, and acceptance.
5. This Promotion is applicable to new applications only and not valid with other promotions, discounts, offers, vouchers, rebates or privileges.
6. 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.
7. 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.
8. 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.
9. 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.
10. All information is correct at time of print.