

Terms and Conditions for Enhanced Travel Protector Insurance Promotion

1. This Enhanced Travel Protector Insurance Promotion ("Promotion") is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Insurance"). The Promotion is valid from 1 April 2014 to 30 June 2014 ("Promotion Period").
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 terms set out here, the minimum premium for a Single Trip Enhanced Travel Protector Policy after discount(s) is \$22.
4. If you purchase an Annual Enhanced Travel Protector Policy during the Promotion Period, you will be entitled to a 10% discount off the premium.
5. For each Annual Enhanced Travel Protector Policy purchased from MSIG Insurance during the Promotion period with premium fully paid, you will receive a Novita AirCare™ Air Sterilizer NAS 200 ("the Gift").
6. If you purchase a Single Trip Enhanced Travel Protector Policy or an Annual Enhanced Travel Protector Policy during the period commencing from 1 May 2014 to 31 May 2014, you will be entitled to an additional 5% discount off the relevant premium. For clarity, this additional discount is in addition to the discounts listed above.
7. A redemption letter for the Gift will be sent to you. The Gift has to be redeemed at MSIG Insurance. MSIG Insurance is not obliged to replace any expired or lost redemption letter.
8. The Gift is not transferable or exchangeable for cash, credit or any other item in part or in whole.
9. MSIG Insurance 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.
10. You accept the Gift as it is and subject to any terms and conditions that the supplier of the Gift may impose. MSIG Insurance 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.
11. MSIG Insurance is not obliged to assist or act on your behalf in communicating with the supplier of the Gift for any reason.
12. MSIG Insurance will not be liable for any injury, loss or damage whatsoever arising in connection with the Gift.
13. If you cancel your Annual Enhanced Travel Protector 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.
14. Any Gift that is not collected within the deadline stated on the Gift redemption letter will be forfeited.
15. MSIG Insurance 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. MSIG Insurance's decision on all matters relating to this Promotion shall be at its absolute discretion and will be final and binding.

16. 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.
17. 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.
18. 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.