

## TERMS AND CONDITIONS FOR ENHANCED TRAVEL PROTECTOR ANNUAL PLAN PROMOTION (“PROMOTION TERMS”)

1. This Enhanced Travel Protector Annual Plan Promotion (“Promotion”) is organised by MSIG Insurance (Singapore) Pte. Ltd. (“MSIG Insurance”) and Standard Chartered Bank (Singapore) Limited (“SCBSL”). The Promotion is valid from 4 August 2015 to 30 September 2015, both dates inclusive (“Promotion Period”). Enhanced Travel Protector Policy is underwritten by MSIG Insurance and distributed by SCBSL.
2. If you purchase an Annual Enhanced Travel Protector Policy (“Annual Policy”) from MSIG Insurance during the Promotion Period, through SCBSL, you will be entitled to a 25% discount off your premium, as well as, a Thule Crossover Sling Pack, worth \$119 (“the Gift”), while stocks last.
3. Your purchase of an Annual Policy is subject to MSIG Insurance’s policy terms and conditions, and acceptance. SCBSL does not accept any responsibility regarding any statement made in, omission or inclusion of any provisions of, the policy terms and conditions nor shall SCBSL be held liable in any manner whatsoever in respect of your application for the Annual Policy or the policy terms and conditions.
4. This Promotion is applicable to new applications only and not valid with other promotions, discounts, offers, vouchers, rebates or privileges.
5. If you cancel your Annual 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.
6. 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 equal or similar value.
7. 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.
8. 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.
9. 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.
10. In the event of any inconsistency between these Promotion Terms and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms 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 Promotion Terms.
13. These Promotion Terms 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.