TERMS AND CONDITIONS FOR ENHANCED TRAVEL PROTECTOR SINGLE TRIP PROMOTION ("PROMOTION TERMS")

1. This Enhanced Travel Protector Single Trip Promotion ("Promotion") is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG Insurance") and Standard Chartered Bank (Singapore) Limited ("SCBSL"). The Promotion is valid from 1 October 2015 to 31 December 2015, both dates inclusive ("Promotion Period"). Enhanced Travel Protector Policy is underwritten by MSIG Insurance and distributed by SCBSL.

2. If you purchase a Single Trip Enhanced Travel Protector Policy during the Promotion Period through SCBSL ("Single Trip Policy"), you will be entitled to a 30% discount off the premium (subject to a minimum premium of S$22 after discount).

3. Your purchase of a Single Trip Policy is subject to MSIG Insurance's policy terms and conditions, and acceptance.

4. This Promotion is applicable to new applications only and not valid with other promotions, discounts, offers, vouchers, rebates or privileges.

5. 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.

6. 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.

7. 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.

8. 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.

9. All information is correct at time of print.