

Terms and Conditions

Singtel Protect x Etiqa Heart and Neurological Rider Promotion

1. This Singtel Protect x Etiqa Heart and Neurological Rider Promotion (“Promotion”) is exclusive for Singtel customers (including GOMO and Dash customers) and valid from **26 March 2024 to 16 April 2024** (both dates inclusive) (“Promotion Period”), organised by Etiqa Insurance Pte. Ltd. (“Etiqa”).
2. This Promotion is open to all Singapore citizen(s), Singapore Permanent Resident(s) and Foreigner(s) with valid Work Pass, Student Pass, Dependant’s Pass or Long-Term Visit Pass.
3. This Promotion is only applicable for the online application of 3 Plus Critical Illness via www.singtel.com/singtelprotect during the Promotion Period.
4. **Heart and Neurological Rider Add-on Gift**
Customers will be entitled to qualify for an additional S\$50 eCapitaVoucher (“Sign-Up Gift”), when they add-on the Heart and Neurological Rider to their 3 Plus Critical Illness plan during a new purchase, and make payment via the annual premium payment mode.
5. No promotion code is required for the sign-up gift. Customers will automatically be registered to receive the sign-up gift when they meet the eligible criteria above.
6. The Sign-up Gift(s) are not transferable, exchangeable for cash, goods and services or extendable in validity.
7. A redemption email for the Sign-up Gift will be sent to the eligible customers’ email address within **90 days** from the policy start date. The details in the redemption email shall form part of these terms and conditions. Any Sign-up Gift which remained unclaimed after **30 days** of notification shall be forfeited.
8. This Promotion is not valid for customers who have cancelled or free-look existing policy / policies with Etiqa within the last 14 days.
9. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
10. Existing terms and conditions for the Eligible Products apply.
11. The policies are protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (www.lia.org.sg or www.sdic.org.sg).
12. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with the Promotion, these terms and conditions shall prevail.

13. By participating in the Promotion, the Customer agrees to release and hold Etiqua harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly the participation in the Promotion.
14. The use of the Sign-up Gift is subject to such other terms and conditions as may be imposed by the merchant or retailer supplying the Sign-up Gift. The Customer should check with the respective merchant/retailer for details. Etiqua makes no representation or warranty whatsoever as to the quality, merchantability or fitness for any purpose, or for the use or consumption thereof or any other implied terms or conditions with respect to any gift, including the Sign-up Gift.
15. Etiqua shall not be liable for and assumes no liability or responsibility for any of the following: (a) non-performance or defects in the Sign-up Gift and/or (b) any loss, damage, expense, liability and/or injury whatsoever or howsoever caused arising from the use, consumption and/or enjoyment of the Sign-up Gift. Any such dispute relating to the Sign-up Gift should be resolved directly with the merchant/retailer and Etiqua shall have no liability with regard to such dispute.
16. Notwithstanding anything herein, Etiqua has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
17. If Etiqua subsequently determines that a person is in fact not eligible to participate in this Promotion, for any reason whatsoever, Etiqua may at its discretion, disqualify that person and claw back/cancel the Sign-up Gift without prior notice.
18. Etiqua may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other prize of equal or higher value, without prior notice.
19. The terms and conditions of the Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.
20. By participating in the Promotion, the Customer consent to Etiqua and its related, its agents, authorized service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose to evaluate their proposal form and to provide the product and services which they are applying for and such other purposes as stated in Etiqua's Data Protection and Privacy Statement on Etiqua's website, which the Customer confirmed that they have read and understood.

The Customer confirm and agree that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etiqua, and are additional to any rights which Etiqua may have at law to collect, use or disclose their personal data, with or without their consent, to the extent permitted under applicable law.

In addition, where personal data of any person is disclosed by the Customer, the Customer further confirm and represent that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.

21. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.
22. Etiqa reserves the right to amend these terms and conditions at any time at our sole discretion, including changing the terms or terminating the Promotion at any point in time before the stated Promotion Period without prior notice, by posting such amendment(s) to www.singtel.com/singtelprotect.

Important notes:

This policy is underwritten by Etiqa Insurance Pte. Ltd. This content is for reference only and is not a contract of insurance. Full details of the policy terms and conditions can be found in the policy contract. The information contained on this product advertisement is intended to be valid in Singapore only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Singapore. You should seek advice from a financial adviser before deciding to purchase the policy. If you choose not to seek advice, you should consider if the policy is suitable for you. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the Life Insurance Association (LIA) or SDIC websites (lia.org.sg or www.sdic.org.sg).

Information is correct as of 26 March 2024.

This advertisement has not been reviewed by the Monetary Authority of Singapore.