



Terms and Conditions Tiq Travel 12 Days Christmas Luggage Giveaway Campaign 2024

1. This Tiq Travel 12 Days Christmas Luggage Giveaway Campaign 2024 (“Promotion”), organised by Tiq by Etiqa Insurance Pte. Ltd. (“Etiqa”), is valid from **10 December 2024** to **21 December 2024** (“Promotion Period”).
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 or purchase of the following product (“Product”) via www.tiq.com.sg or via the Tiq by Etiqa mobile app during the Promotion Period. Customers under this Promotion will be entitled to a discount and sign-up gift (if applicable), details as follows:

Product	Discount		Sign-Up Gift
Tiq Travel Insurance	Single Trip	50%	1 x 28” Winter Time Luggage* (worth S\$99) *Only applicable to every 5 th customer who purchases a Tiq Travel Insurance with a minimum premium of S\$200 (regardless of Single or Annual Tiq Travel plan).
	Annual	80% COVID-19 add-on	

4. **Discount**
 - a) Customers will need to enter the Promotion Code “**TRAVELXMAS**” in the coupon code field upon application to enjoy the Discount and Sign-Up Gift (if applicable).
 - b) The Promotion Code is valid for one time use only and cannot be stacked or combined for use in a single transaction.
 - c) The Promotion Code is not transferable, exchangeable for cash or kind or extendable in validity.
5. Etiqa reserves the right to disqualify any entry that does not have the correct Promotion Code entered.
6. In order to be eligible for the Sign-Up Gift, customers will need to meet the applicable minimum premium payment of S\$200 after GST and applicable discounts, and be every 5th customer that purchases the Product, as listed in this Terms and Conditions.
7. The Discount and Sign-up Gift are not transferable, exchangeable for cash, goods and services or extendable in validity.
8. **Conduct of the Redemption of Sign-Up Gift**
 - a) Each eligible customer will only be entitled to one (1) 28” Winter Time Luggage (worth S\$99).
 - b) The Sign-Up Gift redemption will be available from 10 February 2025 to 31 March 2025 at the premises of Winter Time outlets listed below, between 11am to 6:30pm:



- a. Changi City Point
 - b. Jewel Changi Airport
 - c. Northpoint City
 - d. Parkway Parade
 - e. IMM
- c) Eligible customers will be notified via email by 10 February 2025 using the email address provided to Etiqa at the time of purchase of the Product.
- d) The instructions for the redemption and collection of the Sign-Up Gift will be sent via email by 10 February 2025, along with the eligible customer's notification email.
- e) Any Sign-Up Gift which is not redeemed or remain unclaimed after two (2) months of notification shall be forfeited.
- f) For the avoidance of doubt, the eligible customers must present their redemption email and provide their last 4 digit NRIC as verification upon redemption.
9. Should the customers cancel their policy of the Product purchased after the Sign-Up Gift has been redeemed and collected, Etiqa is entitled to deduct an equivalent amount of the Sign-Up Gift from the refund amount of the policy, provided no claims have been made under the policy.
10. 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 eligible customer should check with the respective merchant/retailer for details. Etiqa 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 the Sign-Up Gift.
11. Etiqa 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.
12. This Promotion is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
13. Existing terms and conditions for the Product apply.
14. By participating in the Promotion, the customer agrees to release and hold Etiqa 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.
15. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
16. Etiqa may at its sole discretion at any time change the terms of the Promotion, or substitute or replace the Promotion with any other Sign-Up Gift of equal or higher value, without prior notice.



17. 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.
18. 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.
19. By participating in the Promotion, the customer consents to Etiqa and its related companies, its agents, authorised 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 Etiqa's Data Protection and Privacy Statement on Etiqa's website, which the customer confirmed that they have read and understood.

The customer confirms and agrees that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etiqa, and are additional to any rights which Etiqa 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 confirms and represents that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.

20. 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.

Important notes:

These policies are 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 General Insurance Association (GIA) or SDIC websites (<http://www.gia.org.sg/> or www.sdic.org.sg/).

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

All information is correct as of 10 December 2024.