

Terms and Conditions for TravelEasy® Insurance Promotion (“Promotion Terms”)

1. This TravelEasy® Insurance Promotion (“**Promotion**”) is jointly organised by MSIG Insurance (Singapore) Pte. Ltd. (“**MSIG**”) and Liberty Wireless Pte. Ltd. (“**Circles**”). The Promotion is valid from 24th April 2025 to 31st May 2025, both dates inclusive (“**Promotional Period**”).
2. By participating in this Promotion, you hereby agreed to be bound by these Promotion Terms.

Promotion

3. For any purchase of a TravelEasy® Insurance Policy (the “**Policy**”) from MSIG during the Promotional Period through Circles, you will be entitled to a 55% discount off your total premium (for Single Trip) or 20% discount off your total first year premium (for Annual Plan) (“**Promotional Discount**”).
4. This Promotion is applicable to applications only during the Promotional Period and is not valid with other promotions, discounts, offers, vouchers, rebates or privileges.

Gift

5. Applicants who successfully purchased a Policy during the Promotional Period shall be entitled to the following e-vouchers (the “**Gifts**”):

Eligible Plan Types	Gifts
TravelEasy® (Single Trip)	S\$10 worth of e-vouchers (with a minimum premium of S\$80)
TravelEasy® (Annual Plan)	S\$30 worth of e-vouchers (with a minimum premium of S\$500)

6. To qualify for the Gifts:
 - (i) Applications must be submitted during the Promotional Period;
 - (ii) Premium payment must be successfully received by MSIG during the Promotional Period;
 - (iii) The policyholder will be entitled to the Gift corresponding to the Eligible Plan Type.

Redemption of the Gift

7. Please provide a valid email address to MSIG for the purpose of receiving your redemption email (“**Redemption Email**”). Details on the redemption procedure and participating merchant are set out in the Redemption Email
8. If you are eligible to receive the Gifts, all updates regarding Gift redemption will be communicated to the main policyholder by MSIG via the email address provided during the application. Please inform MSIG through the MSIG Customer Service Hotline (“65 6827 7602”) should there be any changes in your email or other personal particulars provided during your application.
9. An email on the Gift redemption will be issued to the main policyholder within 30 days from date of the policy issuance at his/her email address registered with MSIG at the time of application.
10. .
11. MSIG may at its sole and absolute discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or higher value.
12. By participating in this Promotion, you consent to the collection, use, and disclosure of your Personal Data by MSIG to a third party merchant for the purpose of Gift redemption only.
13. The Gifts and Redemption Email are not transferable or exchangeable for cash, credit or any other item in part or in whole. A Redemption Email that has expired or is lost will not be replaced.

14. The Gifts must be redeemed in accordance with the instructions stated in the Redemption Email. Any Gift not redeemed by the expiry date indicated on the Redemption Email at the redemption location stated, or otherwise stipulated by MSIG, Circles, and/or relevant third party merchant(s), will be forfeited.
15. The Gifts are provided by a third party merchant(s). Neither MSIG nor Circles 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 shall accept the Gifts as it is and subject to any terms and conditions that the merchant(s) supplying the Gifts may impose.
16. No payment or compensation whether in cash, credit or kind shall be made for expired, unused, lost, misplaced, defaced, stolen, damaged Gift or arising from a subsequent change to email address which MSIG has not been notified.
17. MSIG and Circles make no representation or warranty whatsoever as to the quality merchantability or fitness for purpose or any other implied terms or conditions with respect to the Gifts. MSIG and Circles accepts no responsibility or liability for the acts or goods or services of the merchant(s) supplying the Gifts, or for any delay, postponement, non-delivery, non-performance or defects in the Gifts. Neither MSIG nor Circles will be liable for any injury, loss (whether foreseeable or not), claim or damage whatsoever suffered or incurred (whether in common law or equity) arising from or in connection with, directly or indirectly, the Gifts, to the fullest extent permitted by law. Any dispute about the quality or condition of the Gifts is to be resolved directly with the merchant(s) supplying the Gifts. MSIG and Circles are not agents of any merchant(s) supplying the Gifts or vice versa.
18. If you cancel your Policy at any time before the Policy expiry date for whatever reason, MSIG reserves the right to retain a premium of S\$50 from the refund premium (if applicable) allowed under the policy. Where the value of the Gift exceeds the refund premium, no refund will be made. Cancellation refund, if any, is allowed if no claims have been made.

General Terms

19. The Policy is underwritten by MSIG Insurance (Singapore) Pte Ltd and distributed by Circles, as part of a collaboration between the two entities. Circles is not an insurance agent of MSIG. Circles shall not be liable in any manner whatsoever regarding your application or the contract of insurance. .
20. Your purchase of the Policy is subject to MSIG's policy terms and conditions, and acceptance. Circles does not accept any responsibility regarding any statement made in, omission or inclusion of any provisions of, the Policy terms and conditions nor shall Circles be held liable in any manner whatsoever in respect of your application for the Policy or the Policy terms and conditions.
21. Each of MSIG and Circles 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 and Circles 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.
22. For TravelEasy (Single Trip) cover, an additional premium shall be chargeable for any change made to the cover type, plan type, travel dates and destination subsequent to the policy issuance, subject to a minimum of S\$10 nett. The original policy promotional discount will be given, even if such change takes place outside the Promotional Period. Where the change results in premium falling below the original charges when the policy was first issued, no refund of premium is granted.
23. 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.
24. 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.

25. 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.
26. All information is correct at time of print.
27. This document is not a contract of insurance and reference should be made to the actual policy for the exact terms and conditions applicable. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice. All insurance products described in this document are products of and underwritten by MSIG and they are not products of, nor are they underwritten by Circles.
28. Circles shall not be liable in any manner whatsoever regarding your application or the contract of insurance. This document is being distributed for general information only and it does not constitute an offer, recommendation, solicitation to enter into any transaction.
29. This Policy is protected under the Policy Owner 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 MSIG Insurance (Singapore) Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).