

Insure and Travel Promotion Terms and Conditions

1. Insure and Travel Promotion (“Promotion”)

- 1.1 This Promotion is jointly organised by United Overseas Bank Limited (“**UOB**”) and United Overseas Insurance Limited (“**UOI**”) collectively known as “**Organiser**”.
- 1.2 This Promotion is valid from **25 December 2017 to 17 January 2018** (both dates inclusive) (“**Promotion Period**”).
- 1.3 This Promotion is only applicable to the following insurance plans underwritten by UOI and distributed by UOB:
 - a) Insure & Travel Single Trip Plan (Individuals and/or Family plan); and
 - b) Insure & Travel Annual Multi-Trip Plan (Individuals and/or Family plan)which are applied for and purchased during the Promotion Period.
(each an “**Applicable Plan**”, and collectively the “**Applicable Plans**”)
- 1.4 The following terms as used in the Promotion shall have the following meanings:
 - 1.4.1 “**Premium**” in respect of an Applicable Plan, refers to the total insurance premium payable for that Applicable Plan as stated at www.uob.com.sg/insuretravel
 - 1.4.2 “**UOB Card**” refers to a MasterCard/Visa credit or debit card which is issued by UOB in Singapore and which card is valid, subsisting, in good standing and satisfactorily conducted as determined by UOB in its sole and absolute discretion.
 - 1.4.3 “**Third Party Card**” refers to any MasterCard/Visa credit or debit card maintained with another bank or financial institution (apart from UOB) and which card is valid, subsisting, in good standing and satisfactorily conducted; and from which funds may be applied for the payment of Premium(s) for any Applicable Plan(s).
 - 1.4.4 “**Card**” refers to each or any UOB Card and Third Party Card.

2. Discounts

- 2.1 Under this Promotion, only Premiums successfully charged to a Card shall be entitled to the following discounts:
 - a) a **25% discount** on the Premium if the Premium charged is in respect of the Applicable Insure & Travel Single Trip Plan (Individuals and/or Family plan); or
 - b) a **10% discount** on the Premium if the Premium charged is in respect of the Applicable Insure & Travel Annual Multi-Trip Plan (Individuals and/or Family plan).
- 2.2 The above discounts are not redeemable for cash, non-transferable and not valid with other promotions.
- 2.3 For the avoidance of doubt, existing policyholders of any Insure & Travel Annual Multi-Trip Plan purchased prior to 25 December 2017 who wish to renew or amend the coverage of their existing plans are not eligible for this Promotion.
- 2.4 Purchase of Applicable Plans can be made via UOB’s website (available at www.uob.com.sg/insuretravel), via the UOB Mighty App or via phone call to +65-6222 7737 during UOI’s business hours from Monday – Thursday: 8:45am to 5:45pm (Singapore time); Friday: 8:45 am to 4:45pm (Singapore time).

- 2.5 If the Organiser subsequently discovers that an applicant/ policyholder does not qualify for the Promotion, or that the Applicable Plan does not qualify for this Promotion, the Organiser may at its discretion forfeit the discount, or if already awarded, reclaim the discount and obtain full payment for the full Premium. No party shall be entitled to any payment or compensation from the Organiser in connection with the Organiser exercising its rights under this clause.

3. Participation and Personal Data

- 3.1 By participating in this Promotion, applicants / policy holders:
- 3.1.1 agree to be bound by the rules, regulations and decisions of the Organiser, and by the terms contained herein. Failure to comply with any of the foregoing will result in a disqualification from the Promotion;
 - 3.1.2 are deemed to have consented to the collection, use and disclosure of his/her personal data by the Organiser, sponsors, promoters and/or their respective contractors for verifying the eligibility of the participants and contacting the participant regarding the foregoing, for post-travel insurance claim(s) (if any), and for all purposes incidental to this Promotion;
 - 3.1.3 allow the Organiser and its related corporations (collectively, the “**Companies**”), and their agents, to share the participant’s personal data amongst themselves, to collect and use the personal data, and to disclose the personal data to the Companies’ authorized service providers for the following purposes:
 - a) contacting that participant via address, electronic transmission (e.g. email), SMS, telephone and other means of communication to inform the participant about products and services marketed by the Companies (“**Products and Services**”); and
 - b) conducting consumer and market research in respect of the Products and Services, which may be relevant to the participant; and
 - 3.1.4 agree to cooperate with and participate in any publicity activities without any payment or compensation thereof.

4. General

- 4.1 The purchase and issuance of any type of insurance policy (including, but not limited to, an Applicable Plan) is subject to UOI’s approval and assessment of the applicant’s suitability for the purchase of such insurance policies.
- 4.2 Any cancellation of an Applicable Plan will be subject to the applicable administrative charges.
- 4.3 The decisions of the Organiser on all matters relating to this Promotion are at its discretion and are final, conclusive and binding. The Organiser shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter concerning this Promotion or its decision and no appeal, correspondence or demands or claims will be entertained and no payment or compensation will be given or paid by the Organiser or shall not be liable to any party.
- 4.4 The Organiser shall not be responsible or liable:

- 4.4.1 for any failure or delay in the transmission of any of payment of the premium or any transactions or receipt of evidence of transactions by any card associations, acquiring merchants, merchant establishments, merchant acquirer, postal or telecommunication authorities or any other parties which may result in a charge paid using the Card being omitted (whether from being posted to the Card account and/or posted or captured in the Organiser's system or otherwise) during the Promotion Period;
 - 4.4.2 for any late posting of any of transaction (or any part thereof) or for any failure in the transaction (or any part thereof) being transacted by a Card account or being captured in the Organiser's system;
 - 4.4.3 for any notice, letter or communication which gets lost, misplaced, defaced, tampered with, stolen, damaged or misdirected in the post or which is not received in time;
 - 4.4.4 for any breakdown or malfunction in any computer system or equipment or application; or
 - 4.4.5 if the Organiser is unable to perform its obligations hereunder as a result of (whether direct or indirect) the delay or failure of any third party including, but not limited to, the SMS vendor, telecommunication authorities or service provider, the failure of any machine, computer system or communication system, industrial dispute, war, Act of God or for any act or omission outside the control of the Organiser.
 - 4.4.6 for any loss to or expenses of any applicant or any other person in connection with the Promotion, howsoever arising.
- 4.5 Participation in the Promotion is subject to the terms and conditions stated herein. Notwithstanding any of the terms and conditions contained herein, the Organiser may, at its discretion, terminate the Promotion and/or vary, delete or add on to any of these terms and conditions, including, but not limited to, varying the Promotion Period or terminating the Promotion or changing the applicable discounts, at any time and from time to time without any prior notice or assigning any reason therefore or assuming any liability to any party.
- 4.6 In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or Promotion material or other materials relating to or in connection with this Promotion, these terms and conditions shall prevail.
- 4.7 All information provided herein is believed to be correct and reliable at the time of publishing or posting online, the Organiser makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.
- 4.8 The Applicable Plans will be subject to the full terms and conditions of the insurance policies. For more information on Insure & Travel plans, please visit www.uob.com.sg/insuretravel.
- The prevailing terms and conditions under the UOB Cardmember Agreement will continue to apply and be binding on the Cardmembers.
- 4.9 A person who is not a party to these Terms and Conditions and/or any agreement governed by these Terms and Conditions has no rights under the Contracts (Rights of Third Parties) Act (Cap. 53B) of Singapore to enforce or enjoy the benefit of any term

herein or any term of such agreement.

- 4.10 These terms and conditions herein shall be governed by the laws of Singapore, and all participants who participate in the Promotion hereby submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
- 4.11 Except where the context otherwise requires, words denoting the singular include the plural and vice versa.

Important Notice and Disclaimers

The above is provided for general information only and is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy contract and will be sent to you upon acceptance of your application by UOI. You may wish to seek advice from a qualified adviser before making a commitment to purchase the product. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether this product is suitable for you. UOB does not hold itself out to be an insurer, insurance broker or insurance agent. The insurance products and services stated herein are provided by UOI.

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 your insurer or visit the GIA/ LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

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