

Terms & Conditions of Insure & Travel Lunar New Year Promotion



Insure & Travel Lunar New Year Promotion (13 January 2014 to 09 February 2014)

*Terms and Conditions:

1. This promotion is valid from 13 January 2014 to 09 February 2014 (both dates inclusive) ("Promotion Period") and is applicable to both Insure & Travel Per Trip Plans and Insure & Travel Annual Plans underwritten by United Overseas Insurance Limited ("UOI") and distributed by United Overseas Bank Limited ("UOB"). During the Promotion Period, each successful application for the Insure & Travel Per Trip Plan is entitled to receive a 28% premium discount and each successful application for the Insure & Travel Annual Plan is entitled to receive a 10% premium discount.
2. This promotion applies to new application(s) submitted during the Promotion Period only. Existing policyholders for Insure & Travel Annual Plan purchased prior to 13 January 2014 who wish to renew or amend the coverage of their existing/ newly purchased Insure & Travel Annual Plan policies are not eligible for this promotion. The insurance premium must be debited from a United Overseas Bank Limited ("UOB") account via UOB Personal Internet Banking / UOB Mobile or charged to a validly existing UOB American Express® card/ MasterCard/ Visa Credit card or Debit card, which is in good standing and satisfactorily conducted in the absolute opinion of UOB. The determination of good standing and satisfactory conduct is entirely at the discretion of UOB and shall not be open to review. UOB will not entertain any communications and/or correspondence in respect of determinations made in this regard.
3. The relevant insurance policy contract Terms & Conditions apply. For more information on Insure & Travel insurance product(s), refer to www.uob.com.sg/insuretravel.
4. UOB and UOI reserve the right to change any of terms and conditions of this promotion at any time and from time to time without any prior notice or assigning any reason therefore or assuming any liability to any party. UOB and UOI shall not entertain any communications and/or correspondence in respect of the exercise of its rights.
5. Participation in this promotion is subject to these terms and conditions stated herein. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB and UOI makes no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or promotional material or other materials relating to or in connection with this promotion, these terms and conditions shall prevail.

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

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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).

United Overseas Bank Limited Co. Reg. No. 193500026Z
United Overseas Insurance Limited Co. Reg. No. 197100152R

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