



**Terms and Conditions Governing the United Overseas Bank Limited  
Insure & Travel Promotion (10 March 2014 to 31 March 2014) ("Promotion")**

**1. Promotion**

- 1.1. This Promotion is valid from 10 March 2014 to 31 March 2014 (both dates inclusive) ("Promotion Period") and is applicable to new purchases of Insure & Travel Per Trip Plans and Insure & Travel Annual Plans ("Plans") underwritten by United Overseas Insurance Limited ("UOI") and distributed by United Overseas Bank Limited ("UOB").
- 1.2. During the Promotion Period, each new purchase shall be entitled to a 25% discount on Insure & Travel Per Trip Plans and 10% discount on Insure & Travel Annual Plans.
- 1.3. This Promotion applies to new application(s) submitted during the Promotion Period only. Existing policyholders of the Plans purchased prior to 10 March 2014 who wish to renew or amend the coverage of their existing Insure & Travel Annual Plans are not eligible for this Promotion.
- 1.4. The insurance premium for the Plans must be debited from a UOB account via UOB Internet Banking and/or UOB Mobile Services or charged to a validly existing UOB MasterCard/ Visa credit card or debit card, which is in good standing and satisfactorily conducted in the absolute opinion of UOB.

**2. Exclusive for purchases made through our 24-hour Hotline**

- 2.1. 5% SMART\$ will be awarded for each successful transaction charged to a UOB MasterCard/ Visa credit card or debit card, purchased via the 24-hour UOI hotline.
- 2.2. UOB SMART\$ Rebates Programme is only applicable for UOB debit cards and credit cards issued in Singapore which are valid and subsisting. It is not applicable to UOB Preferred Platinum American Express Cards, UOB UnionPay Platinum Cards, UOB Travel Account Cards, Purchasing and Private Label Card unless otherwise stated.
- 2.3. The insurance premium for the Plans must be charged to a validly existing UOB MasterCard/ Visa credit card or debit card, which is in good standing and satisfactorily conducted in the absolute opinion of UOB.
- 2.4. UOB SMART\$ Rebates Programme Terms and Conditions [apply](#).

**3. Exclusive for purchases through UOB Personal Internet Banking (“PIB”) / UOB Mobile Services (“MBK”)**

- 3.1. One (1) memory card holder (“Gift”) will be given to each insured adult for every new Plan purchased via UOB PIB or UOB MBK during the Promotion Period, while stocks last. For this Promotion, an insured adult will be defined by UOI.
- 3.2. The Gift will be sent to eligible policyholders by post to the mailing address indicated in the policy.
- 3.3. The Gift shall be of such value, make or design as UOB and UOI shall determine in their absolute discretion. UOB and UOI reserve the right to substitute the Gift with any item of equivalent or similar value at any time, without notice and without furnishing any reasons.
- 3.4. UOB and UOI do not make any representation or warranty whatsoever as to the quality or merchantability or fitness for purpose of the Gift.
- 3.5. UOB and UOI shall not be held liable for any injury, loss or damage whatsoever arising out of and/or in connection with the Gift. The recipients and/or other person(s) who use the Gift are deemed to accept and use the Gift at their own risk.
- 3.6. The Gift is not exchangeable for cash or in kind.
- 3.7. If UOB and UOI subsequently discover that the policyholder is not eligible to receive the Gift, UOB and UOI may at their sole and absolute discretion forfeit or reclaim the Gift (if already awarded) and award or dispose of the Gift in such manner and to such person as UOB and UOI deem fit at their absolute discretion without payment or compensation whatsoever without giving any reason to such winner whose Gift was forfeited or reclaimed.
- 3.8. The Terms and Conditions of UOB Personal Internet Banking and UOB Mobile Services [apply](#).

**4. General**

- 4.1. The decisions of UOB and UOI on all matters relating to this Promotion are final, conclusive and binding. UOB and UOI shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning this Promotion.
- 4.2. UOB and UOI reserve the right to change any of terms and conditions of this Promotion at any time without any prior notice or assigning any reason therefore or assuming any liability to any party.
- 4.3. 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.
- 4.4. The terms and conditions of the Plans apply. For more information on Insure & Travel plans, please visit [www.uob.com.sg/insuretravel](http://www.uob.com.sg/insuretravel)
- 4.5. All information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOB and UOI make no representation or warranty whether express or implied, and accepts no responsibility or reliability for its completeness or accuracy.

4.6. A person who is not a party to 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.

4.8. These terms and conditions herein shall be governed by the laws of Singapore.

#### **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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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