



**Insure & Travel Year-End Promotion (6 October 2013 to 31 December 2013)**

**\*Terms and Conditions:**

1. This promotion is valid from 6 October 2013 to 31 December 2013 (both dates inclusive) ("Promotion Period") and is applicable to both Insure & Travel Per Trip Plans and Insure & Travel Annual Plans purchased from United Overseas Insurance Limited ("UOI") during the Promotion Period. This promotion applies to new application(s) submitted during the Promotion Period only. Existing policyholders for Insure & Travel Annual Plan purchased prior to 6 October 2013 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 American Express® card/ MasterCard/ Visa Credit or Debit card issued by UOB, which is in good standing and satisfactorily conducted in the absolute opinion of UOB.
2. One (1) traveller pouch ("Gift") will be given to each Insured Adult for each new Insure & Travel Per Trip Plan and one (1) toiletries bag ("Gift") will be given to each Insured Adult for each new Insure & Travel Annual Plan purchased during the Promotion Period (collectively, "Gifts"). The Gifts set out in this promotion shall only be given to eligible customers while stocks last and shall be of such value, make or design as UOB and UOI shall determine in their absolute discretion. UOB and UOI do not make any representation or warranty whatsoever as to the quality or merchantability or fitness for purpose of the Gifts. UOB and UOI shall not be held liable for any injury, loss or damage whatsoever arising out of and/or in connection with the Gifts. The recipient and/or other person(s) who use the Gifts are deemed to accept and use the Gifts at their own risk. The Gifts are not exchangeable for cash or in kind. UOB and UOI have the right to deduct from or be reimbursed by the policyholder for the cost of the Gift arising from the policyholder's cancellation of any policy.
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](http://www.uob.com.sg/insuretravel)
4. UOB SMART\$ Rebates Programme is only applicable to principal and supplementary cardholders of UOB Debit Cards and Credit Cards issued in Singapore which are valid and subsisting. Purchases must be made through the 24-hour UOI hotline. It is not applicable to UOB Preferred Platinum American Express Card, UOB UnionPay Platinum Card, UOB Travel Account Card, Purchasing and Private Label Card. The redemption value of one (1) SMART\$ for the purpose of the UOB SMART\$ Rebates Programme is equivalent to S\$1.00. UOB SMART\$ Rebates Programme Terms and Conditions apply.
5. 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 or assuming any liability to any party.
6. 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 liability 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 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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