

**Terms & Conditions Governing Insure & Travel ^{Enhanced} July Flash Sale Promotion
(12 July 2015 to 19 July 2015) (“Promotion”)**

1. Defintions

- 1.1 The Promotion is jointly organised by United Overseas Bank Limited (“**UOB**”), UOB Travel Planners Pte Ltd (“**UOBTP**”) and United Overseas Insurance Limited (“**UOI**”), collectively known as Organiser.
- 1.2 The Promotion shall commence from 12 July 2015 to 19 July 2015 (both dates inclusive) (“**Promotion Period**”).
- 1.3 The Promotion is only applicable to the following insurance plans underwritten by UOI and distributed by UOB:
 - (a) Insure & Travel ^{Enhanced} Single Trip Plan (Individual and/or Family plans); and
 - (b) Insure & Travel ^{Enhanced} Annual Multi-Trip Plan (Individual and/or Family plans),(each an “**Applicable Plan**”, and collectively the “**Applicable Plans**”)
- 1.4 “**Premium**” in respect of an Applicable Plan, refers to the total insurance premium payable for that Applicable Plan as stated in UOB and UOBTP’s websites at www.uob.com.sg/insuretravel and www.uobtravel.com respectively.

2. Discounts

- 2.1 Subject to clause 2.2 below, customers will be eligible for the following discounts during the Promotion Period:
 - (i) Insure & Travel ^{Enhanced} **Single Trip** Plan (Individual and/or Family plans) - 15% discount on the Premium;
 - (ii) Insure & Travel ^{Enhanced} **Multi-Trip** Plan (Individual and/or Family plans) - 10% discount on the Premium.
- 2.2 The Premium must be charged to a MasterCard, Visa credit or debit card or American Express® card of any issuing bank via the UOB or UOBTP website.
- 2.3 The relevant insurance policy contract terms and conditions apply. For more information on the Applicable Plans, please visit UOB & UOBTP’s website.
- 2.4 The above discounts are not redeemable for cash, non-transferrable and not valid with other promotions.
- 2.5 For the avoidance of doubt, existing policyholders of any Insure & Travel ^{Enhanced} Annual Plan purchased prior to 12 July 2015 who wish to renew or amend the coverage of their existing plans are not eligible for this Promotion.
- 2.6 Purchase of the Applicable Plans may be made via phone at 6222 7737 during UOI’s business hours from Monday - Thursday: 8.45am to 5.45pm or Friday: 8.45am to 4.45pm, UOB’s website, UOB Personal Internet Banking, UOB Mobile Banking or UOBTP’s website.
- 2.7 If the Organiser subsequently discovers that a policyholder does not qualify for the Promotion, UOI may at its discretion reclaim any discount, if already awarded, and claim for the full Premium, without payment or compensation whatsoever. Such determination shall be final, binding and conclusive and the Organiser is not obliged to give any reason.

3. Taxi Vouchers

- 3.1 Customers who have purchased any Single Trip Plan via UOB or UOBTP’s website during the Promotion Period shall be eligible to receive S\$15 taxi vouchers, while stock last and on a first-come-first-served basis, provided that the minimum Premium payable is S\$35 after the 15% promotional discount.
- 3.2 Customers who have purchased any Multi-Trip Plan via UOB or UOBTP’s website during the Promotion Period shall be eligible to receive the S\$20 taxi vouchers, while stock last and on a first-

come-first-served basis. No minimum Premium is required for customers to be eligible to receive the S\$20 taxi vouchers.

- 3.3 Customers who have purchased any Applicable Plan via any other mode whether through phone or otherwise are not eligible for the S\$15 taxi vouchers or the S\$20 taxi vouchers ("**Taxi Vouchers**").
- 3.4 For the avoidance of doubt, each customer is only eligible to receive a maximum of one (1) set of Taxi Vouchers worth \$15 or \$20 during the Promotion Period despite multiple purchase of Single Trip Plan or Multi-Trip Plan.
- 3.5 The Taxi Vouchers will be posted to customer's mailing address together with the Applicable Plan policy within 14 working days from the purchase date. The Organiser shall not be liable or responsible for any failure or delay in any eligible customer's receipt of the Taxi Vouchers.
- 3.6 The Taxi Vouchers offered under the Promotion are not refundable, transferable or exchangeable for cash, credit, gift or otherwise, in full or in part.
- 3.7 If the Organiser subsequently discover that the customer is not eligible to receive the Taxi Vouchers, the Organiser may at their sole and absolute discretion forfeit the Taxi Vouchers or reclaim it/ them (if already awarded) and award or dispose of the Taxi Vouchers in such manner and to such person as the Organiser deem fit at their absolute discretion without payment or compensation whatsoever without giving any reason. Such determination shall be final, binding and conclusive.
- 3.8 The Organiser may, at any time without notice and without furnishing any reason and in its absolute discretion, withdraw or substitute the Taxi Vouchers with other items of similar value. The Organiser's determination of the substituted Taxi Vouchers shall be final, conclusive and binding.

4. Participation and Personal Data

- 4.1 By participating in this Promotion, participants agree to be bound by the rules, regulations and decisions of the Organiser, by the terms contained herein, and by any other applicable terms and conditions. Failure to comply with any of the foregoing will result in a disqualification from the Promotion.
- 4.2 By participating in this Promotion, participants are deemed to have consented to the collection, use and disclosure of his/her personal data by the Organizer, sponsors, promoters and/or their respective contractors for verifying the eligibility of the participants and contacting the participant regarding the foregoing, and all purposes and promotions incidental to this Promotion.

5. General

- 5.1 Without limiting the generality of the above, the following persons shall not be eligible participants:
 - (a) Persons who during the Promotion Period are or have become mentally incapacitated, deceased, insolvent or who face legal incapacity; or
 - (b) Persons who during the Promotion Period face legal proceedings of any nature or have any legal proceedings of any nature threatened against them.
- 5.2 Any cancellation of an Applicable Plan will be subject to the applicable administrative charges.
- 5.3 The Organiser shall not be responsible for the quality, merchantability or the fitness for any purpose or any other aspect of the products and/or services provided by third parties. The Organiser shall not at any time be held liable for any loss, injury, damage, or harm suffered as a result of availing the products and/or services.
- 5.4 The Organiser shall not be responsible for any loss whatsoever to any person in connection with this Promotion howsoever arising, such as any notice which is misdirected or lost in the post.
- 5.6 The Organiser reserves the right to delete or add to any of these terms and conditions from time to time, including, without limitation, the eligibility criteria without any prior notice or assigning any reason therefore or assuming any liability to any party.
- 5.7 The decisions of the Organiser on all matters relating to the Promotion are final, conclusive and binding. The Organiser shall not be obliged to give any reason or enter into any correspondence with any person on any matter concerning the Promotion.

- 5.8 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.
- 5.9 While 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.

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 United Overseas Insurance Limited (“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).

United Overseas Bank Limited Co. Reg. No. 193500026Z
UOB Travel Planners Pte Ltd Co. Reg. No. 197400040W.
United Overseas Insurance Limited Co. Reg. No. 197100152R

Distributed by:

Underwritten by:

