

InsureDrive Promotion (“Promotion”) Terms and Conditions

1. Promotion

- 1.1 This Promotion is jointly organised by United Overseas Bank Limited (“**UOB**”) and United Overseas Insurance Limited (“**UOI**”) (hereinafter collectively referred to as the “**Organiser**”).
- 1.2 This Promotion is valid from 1 October 2023 to 31 December 2023, both dates inclusive (“**Promotion Period**”).
- 1.3 This Promotion is applicable to all new and renewal (with at least 365 days policy period) InsureDrive Plans including Comprehensive (Essential and Preferred Plan), Third Party Fire & Theft Cover and Third Party Only Cover (“**Applicable Plan(s)**”) which are underwritten by UOI and distributed by UOB.
- 1.4 For the purposes of this Promotion:
 - (a) “**Card**” refers to any MasterCard or Visa credit or debit card or American Express card maintained with any bank or financial institution in Singapore and which card is valid, subsisting, in good standing and satisfactorily conducted; and
 - (b) “**Premium**” refers to the total insurance premium payable for the Applicable Plan.
- 1.5 By participating in this Promotion, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).
- 1.6 This Promotion is not applicable to staff of UOB and its subsidiaries and their family members.

2. Promotion Mechanics

- 2.1 To participate in this Promotion, you must satisfy all of the following conditions:
 - (a) you must successfully charge your Premium for your Applicable Plan to your Card during the Promotion Period; and
 - (b) the effective date of your Applicable Plan must commence within 3 months from the date of your purchase.
- 2.2 If you satisfy all of the requirements in Clause 2.1 above, you shall be eligible to receive a 10% discount on your Applicable Plan purchased in connection with this Promotion (the “**Discount**”). In addition, if your Premium for your Applicable Plan (after application of the Discount and including Goods and Services Taxes at the prevailing rate) is at least S\$850, then you shall also be eligible to receive the following gift as set out in the table below corresponding to your vehicle type under your Applicable Plan purchased under this Promotion (collectively, the “**Gift**”):

| <u>Vehicle Category</u> | <u>Gift</u> <u>E-coupons / Charging credits</u> |
|---|--|
| <ul style="list-style-type: none">• For petrol/ diesel/ petrol-electric (hybrid) vehicles (“Non-EV”) | S\$100 Shell e-coupon (issued in the form of 2 e-coupons in S\$50 denomination each) |
| <ul style="list-style-type: none">• For electric vehicles (“EV”) | 200 kWh of EV charging credits provided by SP Mobility Pte. Ltd (“ SP ”) |

- 2.3 If you are eligible to receive the Discount, the Discount will be directly applied to your Premium before being charged to your Card.
- 2.4 In the event that your Applicable Plan is subsequently discovered to be ineligible or not entitled to participate in the Promotion or your Applicable Plan is cancelled within three (3) months from

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its commencement date, then the Organiser is entitled at its sole and absolute discretion, and at any time without liability or prior notice or having to give any reason to:

- (a) suspend, revoke or forfeit the Gift; or
- (b) reclaim and charge you the full value of the Gift.

2.5 No part of the Gift is not exchangeable for cash, credit or kind, and is not replaceable if lost, damaged or stolen. No reservation, refund or exchange of all or part of the Gift is allowed.

2.6 For Shell e-coupon

- (i) If you are eligible to receive the Shell e-coupon, UOI will email you the **e-coupon** in PDF format to the email address stated in your application form for the Applicable Plan (the “**Shell Coupon Notification**”) within 45 days from the effective date of your Applicable Plan (or such other date as the Organiser may determine in its sole discretion).
- (ii) To utilise the Shell e-coupon, you must present the e-coupon to the cashier at any Shell station in Singapore and scan the e-coupon at the time of payment.
- (iii) The Shell e-coupon is only valid for the purchase of Shell fuel at Shell stations in Singapore and each e-coupon is valid for one-time use up to the value stated. Any unutilised amount of the e-coupon will be forfeited and shall not be refundable. Utilisation and redemption of the Shell e-coupon remains subject to any other terms and conditions as may be imposed by the merchant which you shall be solely responsible complying with.
- (iv) The Shell e-coupon is valid for 6 months from the date of your Shell Coupon Notification. Strictly no extension is allowed.

For EV Charging Credits

- (i) If you are eligible to receive the EV charging credits, SP will notify you via the email address stated in your application form for your Applicable Plan (the “**SP Charging Credits Notification**”) within 45 days from the effective date of your Applicable Plan (or such other date as the Organiser may determine in its sole discretion).
- (ii) To utilise your EV charging credits, you are required to download the SP App and register an account with SP.

If you already have a valid SP App account and the email address used for your SP App account is different from the email address stated in your application form for your Applicable Plan, please ensure that you provide SP with the email address used in your SP App account when you apply for your Applicable Plan in this Promotion in order to utilise the EV charging credits awarded.

If you already have an SP App account and the email address used for the account is the same as the email address stated in your application form for your Applicable Plan, no further action is required. For more information on EV charging, please email to emobility@spgroup.com.sg.

- (iii) The EV charging credits are available for use at any of the electric vehicle charging points and equipment in Singapore which are available for use by members of the public to recharge their electric vehicles and operated by SP. For more information, you may visit SP’s official website. Utilisation and redemption of the EV charging credits remains subject to any other terms and conditions as may be imposed by the merchant which you shall be solely responsible complying with.
- (iv) The EV charging credits are only valid for 2 months from the date of your SP Charging Credits Notification. Strictly no extension is allowed.

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- 2.7 The Organiser may substitute all or part of any Gift under this Promotion with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.8 You are only eligible to receive a maximum of one Gift under this Promotion. In other words, in respect of each vehicle category (i.e. Non-EV or EV), you can only receive the discount on the Premium on your Applicable Plan and the corresponding gift for your vehicle category once.
- 2.9 The Gift is supplied by third party merchants and UOB is not an agent of the merchant and/or supplier of the Gift. Accordingly, UOB makes no warranty or representation as to the quality, value, merchantability or fitness for purpose of the Gift and UOB assumes no liability or responsibility for the acts or omissions of the merchants or any non-performance or defects in the Gift. Any dispute regarding the Gift is to be resolved directly with the merchant and/or supplier of the Gift. UOB shall not be required to assist or act on your behalf in communicating with the merchant and/or supplier of the Gift. For the purposes of this clause, “Gift” includes any products and/or services provided by third party merchants in connection with the use and/or redemption of the Gift.

3. General

- 3.1 The following persons shall not be eligible to participate in the Promotion:
 - (a) individuals who are mentally unsound, facing legal incapacity or are incapable of handling their affairs, deceased, insolvent, bankrupt or have any legal proceedings (or any threat) of any nature instituted against them; or
 - (b) anyone whom the Organiser may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2 The purchase and issuance of the Applicable Plans is subject to UOI’s approval and assessment of the applicant’s suitability for the purchase of such insurance policies at its sole discretion.
- 3.3 Any cancellation of an Applicable Plan will be subject to the applicable administrative charges.
- 3.4 The Organiser has the absolute right and unfettered discretion to make decisions on all matters relating to or in connection with the Promotion, including but not limited to the determination of whether the customer have met all the requirements of the Promotion. The Organiser’s decisions shall be final, conclusive and binding and no payment or compensation will be given. The Organiser shall not be obliged to give any reason or prior notice or enter into any correspondence with any person on any matter or decision relating to the Promotion.
- 3.5 Unless otherwise expressly stated, this Promotion is not valid with other offers, privileges or promotions.
- 3.6 The Organiser may, at any time and at its discretion terminate the Promotion and/or amend any of the Terms, and all persons shall be bound by such amendments.
- 3.7 By participating in this Promotion and in addition to any other consent you have already provided to the Organiser and any right of the Organiser under applicable laws, you hereby expressly and irrevocably permit and authorise the Organiser to disclose any and all information whatsoever (including personal data) relating to you to SP and any other person (including, without limitation, the parties involved in organising, promoting, conducting and fulfilling any part of the Gift awarded in this Promotion) as the Organiser deems fit at its discretion in connection with this Promotion and to contact you, including by voice call or text message.
- 3.8 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce the Terms.
- 3.9 The Terms shall be governed by the laws of the Republic of Singapore and you shall be deemed to have agreed to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.

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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 the Applicable Plans will be provided in the policy contract and will be sent to you upon acceptance of your application for the relevant Applicable Plans by UOI. You may wish to seek advice from a qualified adviser before making a commitment to purchase any of the Applicable Plans. In the event that you choose not to seek advice from a qualified adviser, you should consider carefully whether the Applicable Plan is suitable for you. UOB does not hold itself out to be an insurer or insurance broker. The insurance products and services stated herein are underwritten 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 or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

United Overseas Bank Limited Co. Reg. No. 193500026Z
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