

## InsureHome (“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 6 April 2021 to 30 June 2021 (“**Promotion Period**”).
- 1.3 This Promotion is applicable to all InsureHome Plans (including the “Essential Plan” and the “Deluxe Plan”) (“**Applicable Plans**”) which are underwritten by **UOI** and distributed by **UOB**.
- 1.4 For the purposes of this **Promotion**:
  - (a) “**Premium**” refers to the total insurance premium payable for the **Applicable Plan(s)**.
  - (b) “**Card**” refers to any MasterCard or Visa credit or debit card or American Express card maintained with any bank or financial institution and which card is valid, subsisting, in good standing and satisfactorily conducted; and from which funds may be applied towards the payment of **Premium(s)** for any **Applicable Plan(s)**.
- 1.5 By participating in this **Promotion**, you agree to be bound by the terms and conditions of this Promotion (the “**Terms**”).

### 2. Promotion mechanics

- 2.1 Under this **Promotion**, any **Premium** successfully charged to a **Card** in connection with your purchase of an **Applicable Plan** during the **Promotion Period** shall be entitled to 28% discount on such Premium.
- 2.2 For the avoidance of doubt, existing policyholders of any **Applicable Plans** purchased prior to 6 April 2021 shall not be eligible for this **Promotion**.
- 2.3 The discount under this **Promotion** shall be applied at the point when the Card is charged for such Premium and is not exchangeable for cash, credit or kind, in full or in part.
- 2.4 The **Organiser** may substitute the discount under this **Promotion** with any item of equivalent or similar value, without prior notice or reason or being liable to any person.
- 2.5 Purchase of the **Applicable Plans** can be made online via UOB’s website ([www.uob.com.sg/personal/insure](http://www.uob.com.sg/personal/insure)) or through phone call (Tel: 6222 7737) during UOI’s business hours from Monday – Thursday: 8:45am to 5:45pm (Singapore time) and Friday: 8:45 am to 4:45pm (Singapore time).

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### 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.
- 3.3 Any cancellation of an **Applicable Plan** will be subject to the applicable administrative charges.
- 3.4 The **Organiser** will not be liable or responsible for any failure or delay in the transmission of any of payment of the **Premium** or any transactions or receipt of evidence of transactions by any card associations, acquiring merchants, merchant establishments, merchant acquirer, postal or telecommunication authorities or any other parties which may result in a charge paid using the **Card** being omitted (whether from being posted to the **Card** account and/or posted or captured in the **Organiser**'s system or otherwise) during the **Promotion Period**.
- 3.5 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 you 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**.
- 3.6 If the **Organiser** determines that you are ineligible to participate in this **Promotion** or to receive any benefit under this **Promotion**, the **Organiser** may in its sole discretion forfeit the benefit, reclaim the benefit or charge to and debit an amount equal to the value of the benefit from any of your **UOB** accounts without prior notice to you. If the monies standing to the credit of your **UOB** accounts are insufficient for such reimbursement, you shall immediately reimburse to the **Organiser** for the value of the benefit through such means as the **Organiser** may determine in its sole discretion.
- 3.7 Unless otherwise expressly stated, this **Promotion** is not valid with other offers, privileges or promotions.
- 3.8 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.
- 3.9 By participating in this **Promotion** and in addition to any other consent you have already provided to **UOB** and any right of **UOB** under applicable laws, you hereby expressly and irrevocably permit and authorise **UOB** to disclose any and all information whatsoever (including personal data) relating to them to **UOI** and any person (including, without limitation, the parties involved in organising, promoting and conducting this **Promotion**) as **UOB** deems fit at its discretion in connection with this **Promotion** and to contact you, including by voice call or text message.

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- 3.10 A person who is not a party to the Terms shall have no rights under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce the Terms.
- 3.11 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.

### 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, insurance broker or insurance agent. 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](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

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

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