

InsureHome 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 12 October 2021 to 31 December 2021 (“**Promotion Period**”).
- 1.3 This Promotion is applicable to all InsureHome Plans (“**Applicable Plans**”) written by UOI and distributed by UOB.
- 1.4 The following terms as used in the Promotion shall have the following meanings:
 - 1.4.1 “**Applicable Plans**” refer to InsureHome Plans, ie Essential and Deluxe Plan.
 - 1.4.2 “**Premium**” refers to the total insurance premium payable for the **Applicable Plans**.
 - 1.4.3 “**Eligible Customers**” refer to any customer who has successfully purchased **Applicable Plans** during the **Promotion Period**.
 - 1.4.4 “**Third Party Card**” refers to any credit or debit card maintained with another bank or financial institution (apart from UOB) and which card is valid, subsisting, in good standing and satisfactorily conducted; and from which funds may be applied for the payment of Premium(s) for any **Applicable Plan(s)**.
 - 1.4.5 “**UOB Lady’s Debit Card**” means the UOB Lady’s Debit Card issued by UOB in Singapore and which card is valid, subsisting, in good standing and satisfactorily conducted at all times as determined by UOB in its sole and absolute discretion.
 - 1.4.6 “**Card**” refers to each or any other UOB Credit/ Debit Card and Third Party Card.
 - 1.4.7 “**SMS**” means electronic short message service.
- 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**, Eligible Customers will enjoy a 10% (perpetual) discount on Premium for 2-year Applicable Plans or 20% (perpetual) discount on Premium for 3-year Applicable Plans. The **Premium** for the relevant **Applicable Plan** must be successfully charged to a **Card** during the **Promotion Period** and each Eligible Customer shall be entitled to the respective following **Gift**:

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2.1.1 GrabFood voucher (“Gift”) for Applicable Plans:

<u>Year Plan/ Gift</u>	<u>Essential</u>	<u>Deluxe</u>
1 Year	\$20	\$30
2-Year	\$30	\$40
3-Year	\$50	\$60

- 2.1.2 An additional 10% discount (nett) on the **Premium** if **Premium** is charged to a UOB Lady’s Debit Card. The 16-digital UOB Lady’s Debit Card number must be entered at the “Get A Quote” page to be eligible for the additional discount.
- 2.2 For the avoidance of doubt, existing policyholders of any **Applicable Plans** purchased prior to 12 October 2021 who wish to renew or amend the coverage of their existing plan(s) are not eligible to participate in this **Promotion**.
- 2.3 The **Gifts** and discounts to be given under this **Promotion** are not exchangeable for cash, credit or kind, in full or in part.
- 2.4 The **Organiser** may substitute the **Gift** 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) or through phone call (Tel: 6222 7733) during UOB’s business hours from Monday – Thursday: 8:45am to 5:45pm (Singapore time) and Friday: 8:45 am to 4:45pm (Singapore time).
- 2.6 Each **Eligible Customer** will receive an electronic short message service (“**SMS**”) on the mobile phone number as indicated in the application for the **Applicable Plan** within forty-five (45) days from the effective date of the **Applicable Plan**, notifying the **Eligible Customer** of the redemption code to redeem the **Gift**.
- 2.7 There is only 1 set of redemption code showed in each **SMS**.
- 2.8 The **Eligible Customer** is to have a Grab app and Grab account to redeem the **Gift**. Such redemption of the **Gift** is subject to Grab’s prevailing terms and conditions.
- 2.9 The validity of the redemption code is three (3) months from the date which the **Eligible Customer** receives the **SMS** from the **Organiser**. The **Organiser** will not be able to extend the validity of the **Gift**.
- 2.10 The **Gift** is provided solely by a merchant and/or supplier and the **Organiser** assumes no liability or responsibility for the acts or defaults of the merchant and/or the supplier or defects in the goods or services offered in this **Promotion**, or for any injury, loss, damage, costs or expenses in connection with or arising out of the redemption or usage of the goods and services offered in this **Promotion**. The **Organiser** is not an agent of the merchant and/or supplier of the **Gift** or the underlying goods or services accessed via the **Gift**.

3. General

- 3.1 The following persons shall not be eligible to participate in the **Promotion**:

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- (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 Plan** 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 injury, loss or damage whatsoever or for any charge, cost or expense of any kind whatsoever suffered or incurred as a result of or in connection with the participation in this **Promotion**.
- 3.5 The **Organiser** shall not be responsible for:
 - (a) any failure or delay in the transmission or receipt of **SMS** by or from any **SMS** vendor, independent telecommunication authorities or service providers or such other third party which may be engaged for the **Promotion** which may result in the **Eligible Customer** being omitted from participating in the **Promotion**;
 - (b) failure of the **SMS** vendor, the telecommunication authorities or service provider or such other third party which maybe engaged for the **Promotion**, any machine or communication system, industrial dispute, war, Act of God, or anything outside the control of the **Organiser**; and/or
 - (c) any loss to or expenses of any **Eligible Customer** or any other person in connection with the **Promotion**, howsoever arising.
- 3.6 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**.
- 3.7 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 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 them to any person (including, without limitation, the parties involved in organising, promoting and conducting 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.
- 3.10 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**.

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- 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 or www.sdic.org.sg).

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

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