

InsureHealth 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**”) collectively known as “**Organiser**”.
- 1.2 This **Promotion** is valid from 6 April 2021 until 30 June 2021 or till the **Gift** is fully redeemed, whichever is earlier (“**Promotion Period**”).
- 1.3 This **Promotion** is applicable for InsureHealth, a product underwritten by UOI and distributed by UOB.
- 1.4 The following term as used in the **Promotion** shall have the following meaning:
 - 1.4.1 “**Applicable Plan**” refers to InsureHealth Deluxe and Premier Plan only.
 - 1.4.2 “**Premium**” in respect of an **Applicable Plan**, refers to the total insurance premium payable for the relevant **Applicable Plan**.
 - 1.4.3 “**Insured Person**” refers to a natural person insured under the **Applicable Plan**.
 - 1.4.4 “**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**, the first 150 Insured Persons to be covered under **Applicable Plans** purchased during the **Promotion Period** and with successfully paid **Premiums**, shall be eligible to receive one (1) free Home Base 4-strain Flu Vaccine Jab (“**Gift**”) issued and administered by Doctor Anywhere Operations Pte Ltd (“**DA**”) for each **Insured Person** (“**Eligible Customer**”).
- 2.3 Each **Eligible Customer** will receive an **SMS** on the mobile number as indicated in the application for the **Applicable Plan** within 45 days from the date of purchase or effective date of the **Applicable Plan**, whichever is later,, notifying the **Eligible Customer** of the redemption code to redeem the **Gift**. The Gift shall only be valid for six (6) months from the date of such SMS.
- 2.4 The **Eligible Customer** is to redeem the **Gift** via **DA’s website** (<https://doctoranywhere.com>) or its mobile application. Upon receipt of redemption request, **DA’s** clinical team will contact the **Eligible Customer** to arrange for the home-based vaccination appointment.
- 2.5 In redeeming the Gift via **DA’s** website or its mobile application, the **Eligible Customer** shall be bound by the terms and conditions set out on **DA’s** website and mobile application.
- 2.6 In the event that any **Eligible Customer** is subsequently discovered to be ineligible, not entitled or disqualified to participate in the **Promotion** or to receive the **Gift** where the **Applicable Plan** is cancelled before the commencement of the insurance or within sixty (60) days from inception of the **Applicable Plan**, 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:
 - i. suspend, revoke or forfeit the **Gift**; or
 - ii. reclaim and charge the full value of the **Gift** (worth \$40) from the **Eligible Customer**.
- 2.7 The **Gift** awarded is not exchangeable for cash, credit, other goods and services or otherwise in full or in part. The **Organiser** reserves the right, at its discretion, at any time, without notice or assigning any reason thereof, replace or substitute the **Gift** with any other gift of equal or similar value selected by the **Organiser**.

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- 2.8 The Gift is fully administered by DA. The **Organiser** shall not be held liable for any claims or be responsible for any acts in connection with or arising out of the redemption of this **Gift** such as the advice, medicines prescribed, investigations, treatment or services that **Eligible Customer** may have engaged with **DA**, their doctors and staff.
- 2.9 The **Organiser** shall not be liable to pay to **DA** any additional treatment cost incurred by the **Eligible Customer** beyond this **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 UOB may decide to exclude, at its sole discretion, without any reason or prior notice at any time.
- 3.2 The purchase and issuance of **Applicable Plan** is subject to UOI’s approval and assessment of the applicant’s suitability for the purchase of such insurance policy.
- 3.3 Cancellation of **Applicable Plan** before the commencement of the Period of Insurance 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 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**.
 - (b) 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**;
 - (c) 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
 - (d) 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 **Eligible Customer** has 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.

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- 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.
- 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 or www.sdic.org.sg).

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