

**Terms and Conditions Governing UniTravel Promotion
(1.10.2025 to 31.12.2025) ("Promotion")**

1. Promotion

- 1.1 This **Promotion** is organised by United Overseas Insurance Limited ("UOI").
- 1.2 This **Promotion** is valid from 1 October 2025 to 31 December 2025 (both dates inclusive) ("**Promotion Period**").
- 1.3 This **Promotion** is only applicable to new UniTravel Single Trip Plans and Annual Multi-Trip Plans ("**Applicable Plan(s)**") purchased from UOI's website during the **Promotion Period** subject to the following terms.
- 1.4 For the purposes of this **Promotion**:
- (a) "**Eligible Customer**" refers to a customer who purchased an **Applicable Plan** during the **Promotion Period** and must meet **Promotion Mechanics** criteria stated in Paragraph 2 below.
 - (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)**.
 - (c) "**Premium**" refers to the total insurance premium payable for the **Applicable Plan(s)**.
- 1.5 Participation in this **Promotion** is subject to these terms and conditions and the relevant insurance policy contract terms and conditions shall continue to apply as well. Please visit UOI's website for more information on UOI Travel Plans (https://www.uoi.com.sg/uoi/personal/travel_overview.html).

2. Promotion Mechanics

- 2.1 Under this **Promotion**, the **Premium** for the **Applicable Plan** must be successfully charged to a Card during the **Promotion Period** to be entitled to the following discounts:
- | <u>Trip Type</u> | <u>Discount Percentage</u> |
|-------------------|----------------------------|
| Single Trip | 55% |
| Annual Multi-Trip | 20% |
- 2.2 The discount under this **Promotion** is not exchangeable for cash or other gifts in kind and is not valid in conjunction with any other promotion, discount or offer.

- 2.3 UOI 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.
- 2.4 Purchase of the **Applicable Plans** can be made online via UOI's website (https://www.uoi.com.sg/uoi/personal/travel_overview.html) or through phone call (Tel: 6222 7733) 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).

- 2.5 Any cancellation of an **Applicable Plan** will be subject to the applicable administrative charges below:

<u>Plan Type</u>	<u>Administrative Charge</u>
Individual Plan	\$25 for each insured person
Family Plan	\$25 for each plan

Cancellation of the Annual Multi-Trip Plan will be further subject to the short-term rate as stated in the policy terms and conditions.

3. General

- 3.1. UOI reserves the right in its sole and absolute discretion to change any of the terms and conditions of this **Promotion** at any time and from time to time without any prior notice or giving any reason or assuming any liability to any party.
- 3.2. UOI 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.
- 3.3. UOI 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**. Without limiting the foregoing, UOI will not be liable or responsible for any undelivered, misdirected, corrupted, lost or delayed text, transmission or transaction or any delay or failure in posting any transaction, howsoever caused.
- 3.4. UOI 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**. UOI's decisions shall be final, conclusive and binding and no payment or compensation will be given. UOI 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. By participating in this **Promotion** and in addition to any other consent you have already provided to UOI and any right of UOI under applicable laws, you consent to UOI and the necessary third parties (including, without limitation, the parties involved in organising, promoting and conducting this **Promotion**) collecting, using and disclosing your information (including personal data) for the purposes of this **Promotion** and to contact you, including by voice call or text message.
- 3.6. While all information provided herein is believed to be correct and reliable at the time of publishing or posting online, UOI makes no representation or warranty whether express or



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implied, and accepts no responsibility for its completeness, reliability or accuracy. 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.

- 3.7. A person who is not a party to these terms and conditions has no rights under the Contracts (Rights of Third Parties) Act 2001 of Singapore to enforce or enjoy the benefit of any term herein.
- 3.8. 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. The insurance products and services stated herein are underwritten by UOI.

The Applicable Plans are 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).

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