

**Terms and Conditions Governing UOI Insurance Products
(1.1.2026 to 31.12.2026) ("Promotion")**

1. Promotion

- 1.1 This **Promotion** is organised by United Overseas Insurance Limited ("UOI").
- 1.2 This **Promotion** is valid from 1 January 2026 to 31 December 2026 (both dates inclusive) ("**Promotion Period**").
- 1.3 This **Promotion** is applicable only to any of the following plans ("**Applicable Plan(s)**") purchased through UOI's website during the **Promotion Period**:
- UniTravel Plans: New Single Trip plan(s) and Annual Multi-Trip plan(s);
 - UniCar Plans: New plan(s), including Comprehensive (Essential and Preferred), Third Party Fire & Theft Cover, and Third Party Only Cover plan(s);
 - UniHome Plans: New 1-year and 3-year plan(s);
- 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 By participating in this **Promotion**, you agree to be bound by these Terms and Conditions ("**Terms**"). The terms and conditions of the relevant insurance policy contract(s) shall continue to apply in addition to these Terms. For more information, please visit UOI's website at <https://www.uoi.com.sg/>.

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>Plan Type</u>	<u>Discount Percentage</u>
UniTravel - Single Trip Plan	55%
UniTravel - Annual Multi-Trip Plan	25%
UniCar	10%
UniHome - 1-year Plan	10%
UniHome - 3-year Plan	30%

- 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 If you satisfy the requirements to the **Terms** of the **Applicable Plan**, you shall be eligible to receive the discount on your **Applicable Plan** purchased in connection with this **Promotion** (the "**Discount**").
- 2.4 **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.
- 2.5 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).
- 2.6 Any cancellation of an **Applicable Plan** will be subject to the applicable administrative charge.

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 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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