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Terms and Conditions Governing UniSure Leisure Travel Insurance Promotion (01.09.2019 to 30.09.2019) ("Promotion")

- 1. This Promotion is valid from 1 September 2019 to 30 September 2019 (both dates inclusive) ("Promotion Period") and is only applicable to new policies relating to UniSure Leisure Travel Insurance Single Trip Plans and Annual Multi-Trip Plans purchased from United Overseas Insurance Limited's ("UOI") website during the Promotion Period subject to the following terms.
- 2. The online purchase transaction must be completed via UOI's website with successful payment of insurance premium charged to a validly existing MasterCard and Visa Credit or Debit Card.
- 3. For avoidance of doubt, existing policyholders of UniSure Leisure Travel Annual Multi-Trip Plan purchased prior to 1 September 2019 who wish to renew or amend the coverage of their existing Plans are not eligible for this Promotion.
- 4. The discount percentage for this Promotion are as follows:

Single Trip Plan	Gold & Platinum Plan	25%
	Silver Plan	20%
Annual Multi-Trip Plan	Gold & Platinum Plan	10%

- 5 The discount is not exchangeable for cash or other gifts in kind and is not valid in conjunction with any other promotion, discount or offer.
- 6. In the event the insured wishes to cancel the policy after successful payment, it will be subject to an administrative charge of S\$25 for each insured person for each Individual Plan and S\$25 for each Family Plan. For the Annual Multi-Trip Plan, it will be further subject to the short term rate as stated in the policy terms and conditions.
- 7. 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. For more information on UniSure Leisure Travel Insurance plan(s), click <u>here.</u>
- 8. 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.
- 9. 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.
- 10. A person who is not a party to these terms and conditions pursuant to participation in this Promotion through UOI's website has no rights under the Contracts (Rights of Third Parties) Act (Cap.53B) of Singapore to enforce or enjoy the benefit of any term herein.
- 11. These terms and conditions shall be governed by, and construed in accordance with the laws of Singapore and all policyholders shall be deemed to have agreed to submit to the exclusive jurisdiction of the Singapore Courts.