



Terms and Conditions

1. Eligibility

- 1.1. The SAFRA National Service Association (“SAFRA”) and AIG Enhanced Public Housing Contents Insurance (“EPHCI”) promotion (“Promotion”) will be held from 16 September 2019 to 31 December 2019, both dates inclusive (“Promotion Period”).
- 1.2. The Promotion will be solely administered and run by AIG Asia Pacific Insurance Pte. Ltd. (“AIG”) and is only open to Singapore residents.
- 1.3. Under the Promotion, all SAFRA members who successfully purchase 5-year AIG Enhanced Public Housing Contents Insurance policies (hereinafter referred to singly as “Policy” and collectively referred to as “Policies”) via <http://www.safra.sg/EPHCI> during the Promotion Period and provide their SAFRA Membership Numbers via the same link will be entitled to a S\$21.40 discount on the premium payable on each such Policy purchased, and a S\$50 Lazada Voucher (“Gift Voucher”).
- 1.4. Employees of AIG and their immediate family members are not eligible to participate in the Promotion.

2. Notification and Redemption

- 2.1. The Gift Voucher will be sent to the email address or mobile number of the eligible policyholder using the email address provided at the point of purchase.
- 2.2. The Gift Voucher will be sent within four weeks from the end of the Promotion Period. AIG shall not be liable if the sending of any Gift Voucher to the relevant policyholder is unsuccessful.
- 2.3. The Gift Voucher is not transferable or exchangeable for cash, credit or kind. AIG reserves the right to replace the Gift Voucher with other items of similar value without prior notice.
- 2.4. The Gift Voucher is subject to the terms and conditions of the issuer, and AIG will not accept any liability in relation thereto.
- 2.5. Participants in the Promotion will not be allowed to cancel the Policy. Policyholders may opt out of participating in the Promotion via AIG’s website [here](#).

3. General

- 3.1. By participating in the Promotion, participants agree to be bound by the terms and conditions (“Terms”) herein.
- 3.2. AIG reserves the sole and absolute right to do the following at any time:
 - 3.2.1. disqualify any person from his/her participation in the Promotion for any reason whatsoever; and/or
 - 3.2.2. disqualify any policyholder from receiving any Gift Voucher for any reason whatsoever.
- 3.3. Without prejudice to the generality of Clause 3.2, non-compliance with the Terms and/or the breach of any other requirements communicated by AIG to any person may result in the immediate disqualification of said person from participating in the Promotion, at AIG’s sole and absolute discretion.



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- 3.4. By participating in the Promotion, you agree that any information collected or held by AIG (whether contained in the application form or otherwise obtained) may be used and disclosed by AIG, its associated individuals/companies or any independent third parties (within Singapore) to arrange for the delivery of the Gift Voucher. Individuals may opt out of participating in the Promotion via AIG's website [here](#).
 - 3.5. AIG assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication which may result in any Policy not being purchased during the Promotion Period.
 - 3.6. AIG shall not be liable in any manner for any claims, losses, damages, liabilities or expenses arising out of or relating to, the Promotion or the Gift Voucher. For the avoidance of doubt, AIG is not the issuer of the Gift Voucher or the supplier of the products and/or services redeemed/purchased using the Gift Voucher and will not accept any liability in relation thereto.
 - 3.7. AIG reserves the right to terminate the Promotion and to vary, delete or add to any of these Terms from time to time without notice, and at its sole and absolute discretion.
 - 3.8. AIG's decision on all matters relating to the Promotion will be at its absolute discretion and shall be final and binding on all parties, and no correspondence shall be entered into in relation to the same.
 - 3.9. In the event of any inconsistency between these Terms and any promotional materials relating to the Promotion, these Terms shall prevail.
 - 3.10. These Terms shall be governed by and construed in accordance with the laws of Singapore. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from this Promotion and these Terms, including the validity and enforceability thereof
 - 3.11. AIG EPHCI Policies are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for these Policies 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).
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