



Terms and Conditions

1. Eligibility

- 1.1. The SAFRA National Service Association (“SAFRA”) and AIG’s Travel Guard® 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 persons who successfully purchase AIG’s Travel Guard Single Trip Plans (hereinafter referred to singly as “Policy” and collectively referred to as “Policies”) via www.safra.sg/travelinsurance during the Promotion Period and who are SAFRA members at the time of purchase will be entitled to receive a 20% discount on the premium payable on each such Policy purchased.
- 1.4. Employees of AIG and their immediate family members are not eligible to participate in the Promotion.

2. General

- 2.1. By participating in the Promotion, you agree to be bound by the terms and conditions (“Terms”) herein.
- 2.2. AIG reserves the sole and absolute right to disqualify any person from his/her participation in the Promotion for any reason whatsoever and rescind any Policy(ies) purchased by such person.
- 2.3. Without prejudice to the generality of clause 2.2 above, non-compliance with these 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, and the rescission of any Policy(ies) purchased by such person.
- 2.4. AIG reserves the right to extend or terminate the Promotion, and to vary, delete or add to any of these Terms from time to time without notice, at its sole and absolute discretion.
- 2.5. AIG’s decision on all matters relating to the Promotion will be at its sole and absolute discretion and will be final and binding on all parties, and no correspondence shall be entered into in relation to the same.
- 2.6. By participating in the Promotion, it is agreed that any information collected or held by AIG (whether contained in the application form or otherwise obtained) may be processed, used and disclosed by AIG, its associated individuals/companies and/or any independent third parties to carry out the implementation and administration of the Promotion. Individuals may opt out of participating in the Promotion via AIG’s website [here](#).
- 2.7. AIG shall not be liable in any manner for any claims, losses, damages or expenses arising out of or relating to, the Promotion.
- 2.8. 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.
- 2.9. In the event of any inconsistency between these Terms and any promotional materials relating to the Promotion, these Terms shall prevail.
- 2.10. 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.



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2.11. AIG's Travel Guard 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.com.sg, www.gia.org.sg or www.sdic.org.sg).
