

Terms and Conditions for the Promotion Offer on Allianz Home Protect

1. The promotion (the “**Promotion**”) shall run from 1 October 2021 to 31 December 2021 (both dates inclusive) (the “**Promotion Period**”).
2. Allianz Home Protect Plan is underwritten by Allianz Global Corporate & Specialty SE (incorporated in the Federal Republic of Germany with limited liabilities) Hong Kong Branch (“**Allianz**”), which is a general insurer authorized and regulated by the Insurance Authority of the HKSAR. Standard Chartered bank (Hong Kong) Limited is an insurance agent of Allianz.
3. The Promotion is available to all clients upon successful application and payment made for and be issued with Allianz Home Protect plan through Standard Chartered Bank (Hong Kong) Limited (the “**Bank**”) (“**Eligible Client**”) during the Promotion Period. Eligible Clients will be entitled to 10% discount on their first policy year’s premium when purchasing Allianz Home Protect plan using the promotion code “HRMDefault” via mobile app, online banking or on the Allianz’s website as accessed through the Bank.
4. The New Purchase must be issued in the name of the Eligible Client as the policyholder and become effective during the Promotion Period.
5. The discounted premium of this Promotion is not exchangeable for cash, other items or vouchers of other denomination.
6. The data appearing on Allianz’s records will be conclusive as to the date on which the policy of the relevant insurance product was filed, withdrawn or cancelled.
7. An Eligible Client who has enjoyed the Promotion will not be entitled to any other promotion offers, unless otherwise specified in the specific promotion offer or agreeable by Allianz, in respect of the same insured matter.
8. No person other than the Eligible Client, the Bank and Allianz will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
9. These Terms and Conditions apply to the Promotion for Allianz Home Protect plan only and no reference has been made to any other Allianz insurance policy or any coverage or content thereunder. Clients must read, understand and agree to the terms of all insurance policies before applying for the relevant insurance
10. The Bank and Allianz reserve the right to alter or terminate the Promotion and/or amend its terms and conditions at any time without notice. All matters or disputes in relation to the Promotion and the interpretation of the terms and conditions herein shall be subject to the decision of the Bank and Allianz, which shall be final and binding.

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If there is any inconsistency or conflict between the English and the Chinese versions of these Terms and Conditions and/or any details of the Promotion, the English version shall prevail.