

## TERMS AND CONDITIONS FOR ALLIANZ HOSPITAL INCOME PROTECT PLAN PROMOTION (“PROMOTION TERMS”)

1. This Allianz Hospital Income Protect Plan Promotion (“**Promotion**”) is jointly organised by Allianz Insurance Singapore Pte. Ltd. (“Allianz”) and Standard Chartered Bank (Singapore) Limited (“SCBSL”).
2. This Promotion is valid from 1<sup>st</sup> October 2020 to 31<sup>st</sup> December 2020, both dates inclusive (“Promotion Period”). Allianz Hospital Income Protect is underwritten by Allianz and distributed by SCBSL.
3. By participating in this Promotion, you hereby agreed to be bound by these Promotion Terms.

### Promotion

4. If you purchase an Allianz Hospital Income Protect Gold or Platinum policy (the “**Policy**”) from Allianz during the Promotion Period through SCBSL, you will be entitled to S\$50 worth of Grabfood Voucher (“**Gift**”).
5. Only the main policyholder will be entitled to the Gift for Family Plans purchased. Your application for the Policy (“Application”) and insurance premium payment for the Policy must be received and accepted by Allianz during the Promotion Period to be entitled to this Promotion.
6. This Promotion is applicable to new applications only during the Promotion Period and will not be valid with other promotions, discounts, offers, vouchers, rebates or privileges, unless otherwise stated.

### Redemption of the Gift

7. If you are eligible to receive the Gift, you will receive a Short Message Service (“SMS”) by 28 February 2021, i.e. within 2 months after the last day of the Promotion Period. The Gift must be redeemed in accordance with the instructions stated in the SMS. Allianz may at its sole and absolute discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal or similar value.
8. The Gift is exclusively available for redemption and use in Singapore only, and must be redeemed on the Grab mobile app by you or your authorised representative using the unique voucher code(s) stated in the SMS (including the number of times each stated voucher code is valid for redemption in accordance with your entitlement).
9. By purchasing the Policy during the Promotion Period for the qualification of the Gift, you consent to the collection, use and disclosure of your Personal Data to Allianz’s third party service provider for the purpose of Gift redemption only.
10. The Gift is non-transferable, non-assignable and non-exchangeable whether in full or in part. No payment or compensation whether in cash, credit or kind shall be made for any uncollected, lost, misplaced, defaced, deleted, stolen or damaged Gift. Any Gift or SMS that has expired or been lost will not be replaced.
11. The Gift is provided by a third party merchant(s). Neither Allianz nor SCBSL is the supplier of the Gift. Neither is obliged to assist or act on your behalf in communicating with the supplier of the Gift for any reason. You shall accept the Gift as it is and subject to any terms and conditions that the merchant(s) supplying the Gift may impose.

12. Allianz and SCBSL make no representation or warranty whatsoever as to the quality merchantability or fitness for purpose or any other implied terms or conditions with respect to the Gift. Allianz and SCBSL accepts no responsibility or liability for the acts or goods or services of the merchant(s) supplying the Gift, or for any delay, postponement, non-delivery, non-performance or defects in the Gift. Neither Allianz nor SCBSL will be liable for any injury, loss (whether foreseeable or not), claim or damage whatsoever suffered or incurred (whether in common law or equity) arising from or in connection with, directly or indirectly, the Gift, to the fullest extent permitted by law. Any dispute about the quality or condition of the Gift is to be resolved directly with the merchant(s) supplying the Gift. Allianz and SCBSL are not agents of any merchant(s) supplying the Gift or vice versa.
13. If you cancel your Policy at any time before the Policy expiry date for whatever reason, Allianz reserves the right to deduct the value of the Gift from the refund premium (if applicable) in accordance to the Policy terms and conditions, if any.

### **General Terms**

14. The Policy is underwritten by Allianz and distributed by SCBSL. SCBSL shall not be liable in any manner whatsoever regarding your application or the contract of insurance. Guaranteed elements (if any) are obligations of Allianz only. All insurance products are not deposits with, obligations of, or guaranteed by SCBSL.
15. Your purchase of the Policy is subject to the terms and conditions of, and acceptance by, Allianz. Please refer to the full terms and conditions, and exclusions listed in the policy contract. SCBSL does not accept any responsibility regarding any statement made in, omission or inclusion of any provisions of, the relevant policy terms and conditions, nor shall SCBSL be held liable in any manner whatsoever in respect of your application for the relevant policy and/or the relevant policy terms and conditions.
16. Each of Allianz and SCBSL may at any time, without any prior notice or liability to you, vary the terms and conditions of this Promotion or withdraw or discontinue the Promotion at any time. The decision of Allianz and SCBSL on all matters relating to this Promotion, including determining your eligibility to participate, shall be at their absolute discretion and will be final and binding.
17. In the event of any inconsistency between these Promotion Terms and any brochures, marketing or promotional materials relating to the Promotion, these Promotion Terms shall prevail.
18. A person who is not a party to these Promotion Terms has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these Promotion Terms.
19. These Promotion Terms are governed by and construed in accordance with the laws of the Republic of Singapore and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
20. All information is correct at time of print.

## Disclaimers

This document is not a contract of insurance and reference should be made to the actual policy for the exact terms and conditions applicable. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice. All insurance products described in this document are products of and underwritten by Allianz and they are not products of, nor are they underwritten by SCBSL.

SCBSL shall not be liable in any manner whatsoever regarding your application or the contract of insurance. In facilitating insurance arrangements or in referring customers to Allianz, SCBSL is acting as a distributor, in alliance with Allianz and not as an agent for customers. This document is being distributed for general information only and it does not constitute an offer, recommendation, solicitation to enter into any transaction. You may wish to seek advice from a licensed or an exempt financial adviser before making a commitment to purchase a product. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether a product is suitable for you.

This Policy is 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 Allianz or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).