

Terms & Conditions of TravellerShield Insurance Policy Promotion (the “Promotion”)

1. The Promotion is jointly organised by DBS Bank Ltd (“DBS”) and MSIG Insurance (Singapore) Pte. Ltd. (“MSIG”) (collectively, the “Organisers”). TravellerShield is underwritten by MSIG and distributed by DBS.
2. Your TravellerShield application and insurance premium payment must reach and be accepted by MSIG between 01 January 2015 and 28 February 2015 (both dates inclusive) (the “Promotion Period”).
3. Each TravellerShield insurance application is subject to MSIG’s policy terms and conditions and MSIG’s acceptance.
4. Travel must commence no later than 182 days from date of application for TravellerShield Single Trip Plan.
5. Each application for TravellerShield accepted during the Promotional Period entitles you to receive:
 - a. In respect of Single Trip Plan: 20% premium discount
 - b. In respect of Annual Plan: 15% premium discount
6. The Promotion is only applicable to new TravellerShield Single Trip/Annual Plan policies purchased during the Promotion Period. The Promotion is not applicable to any changes pertaining to TravellerShield plan cover, plan type, travel dates and destination, unless otherwise expressly stated in writing by the Organisers. MSIG shall charge an administrative fee of S\$10 if changes are granted.
7. If you choose to participate in the Promotion, other promotions, discounts, offers, vouchers, rebates or privileges applicable to TravellerShield Policy will not apply, unless otherwise expressly stated in writing by the Organisers.
8. The discount is non-redeemable for cash, non-transferrable, non-assignable and non-exchangeable.
9. If you cancel your TravellerShield Policy, then provided no claims are made (in which case no request for the refund of premium will be entertained), MSIG shall deduct a minimum premium of S\$50 from the amount of premium to be refunded to you.
10. The Organisers may vary the terms and conditions of the Promotion, withdraw or discontinue the Promotion at any time without any notice or liability. The Organisers’ decision on all matters relating to the Promotion will be at their absolute discretion and will be final and binding on the parties thereto. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
11. By participating in this Promotion, you consent under the Personal Data Protection Act (Cap 26 of 2012) (“Act”) to the collection, use and disclosure of your personal data by/to the Organisers and such other third party for the purpose of the Promotion and you confirm that you have read and agree to be bound by the terms of the DBS Privacy Policy, as may be amended, supplemented and/or substituted by DBS from time to time, a copy of which can be found on www.dbs.com/privacy.

12. If you provide DBS with the personal data of any third party, you hereby consent on behalf of the said third party whose personal data you provide, to DBS' collection, use, disclosure and processing of his/her personal data in accordance with DBS Privacy Policy. You warrant that you have obtained the said third party's prior consent to such collection, use, disclosure and processing of his/her personal data by DBS and that the personal data that you provide to DBS is true, accurate and complete.
13. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.
14. The terms and conditions of the Promotion will be 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.
15. All information is correct at time of print.