

TERMS AND CONDITIONS FOR ALLIANZ TRAVEL PROTECT PROMOTION (“PROMOTION TERMS”)

- 1) This Allianz Travel Protect Promotion (“Promotion”) is organised by Allianz Global Corporate & Specialty SE Singapore Branch (“Allianz”) and Standard Chartered Bank (Singapore) Limited (“SCBSL”).
- 2) This Promotion is valid from **22nd January 2019** to **12th February 2019**, both dates inclusive (“Promotion Period”).
- 3) The eligible plans for this Promotion are underwritten by Allianz and distributed by SCBSL.
- 4) By participating in this Promotion, you hereby agreed to be bound by these Promotion Terms.

Promotions

No.	Policy (collectively, the “Policies”)	Plan Type	Destination	Length of Trip (Days)	Promotion
1.	Individual Single Trip	Silver	ASEAN	1 - 3	Promotional price of S\$9.88
				4 - 6	Promotional price of S\$12.88
2.	Individual Annual Multi Trip	Silver	ASEAN	-	Promotional price of S\$168.00
3.	Single Trip (Individual, Family)	Silver, Gold, Platinum	All destinations (excluding Single Trip Individual Silver Plan to Asean zone for the duration between 1 to 3 days and 4 to 6 days)	All length	20% discount off your premium
4.	Annual Multi Trip (Individual, Family)	Silver, Gold, Platinum	All destinations (excluding Annual Multi Trip Individual Silver Plan to Asean zone)	-	25% discount off your premium

General Terms

- 5) You may cancel the Annual Multi Trip Policy (Individual, Family) at any time by giving seven (7) days’ written notice of cancellation to Allianz and provided no claim is/has been made under the Policy, you will be entitled to a return of premium subject to Allianz short period rates as stated in the Terms and Conditions of each Policy.
- 6) Where the Policy covers a Single Trip, you (person named as insured on the Schedule) may at any time prior to commencement of the Period of Insurance cancel the Policy by giving written notice of cancellation to Allianz. In that event, Allianz will be entitled to an administrative fee of S\$50.00. No refund of premium will be made if the Period of Insurance has commenced, or if any claim is/has been made under the Policy.

- 7) Your purchase of the Policy is subject to Allianz's policy terms and conditions, and acceptance. SCBSL does not accept any responsibility regarding any statement made in, omission or inclusion of any provisions of, the Policy terms and conditions nor shall SCBSL be held liable in any manner whatsoever in respect of your application for the Policy or the Policy terms and conditions.
- 8) 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 this 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.
- 9) In the event of any inconsistency between these Promotion Terms and any brochures, marketing or promotional materials relating to this Promotion, these Promotion Terms shall prevail.
- 10) A person who is not a party to these terms and conditions has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these Promotion Terms.
- 11) 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.
- 12) All information is correct at time of print.
- 13) 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 distributed by SCBSL. They are not products of, nor are they underwritten by SCBSL.
- 14) Guaranteed elements (if any) are obligations of Allianz only. All insurance products are not deposits with, obligations of, or guaranteed by SCBSL.
- 15) 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 any insurer, SCBSL is acting 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 this product. In the event that you choose not to seek advice from a licensed or an exempt financial adviser, you should carefully consider whether this product is suitable for you.
- 16) This Policy is protected under the Policy Owner 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 or www.sdic.org.sg).