

## **Promotion Terms and Conditions of HomeSafe Insurance Policy (the “Promotion”)**

1. The Promotion is between the dates 01 November 2022 to 31 December 2022, 11:59pm (both dates inclusive).
2. Customers who purchase a HomeSafe insurance policy with “Annual Pay” premium payment mode selection via the website will be entitled to S\$10 worth of Grab eVoucher (“Gift”).
3. This Promotion is invalid in conjunction with other HL Assurance’s Insurance promotions, offers, staff cards or vouchers.
4. The E-voucher will be sent to an Eligible Policyholder’s email address (based on HL Assurance’s records), within thirty (30) business days after HL Assurance determines in its absolute discretion that the criteria under this Promotion have been met, barring any unforeseen technical delays
5. HL Assurance reserves the right to replace the Gift with items of similar value (“Replacement Item”) at any time without prior notice.
6. If you cancel your HomeSafe Insurance, HL Assurance is entitled to deduct the value of the Gift from the amount of premium refundable to you. There will not be any refund of premium if you make any claim on your HomeSafe Insurance policy.
7. HL Assurance at any time, at its sole discretion and without prior notice; can vary, modify, delete or add to these terms and conditions. Please refer to the policy wording for full details.
8. "HL Assurance" means HL Assurance Private Limited.
9. HL Assurance’s HomeSafe Insurance is underwritten by HL Assurance Pte. Ltd. Co. Reg. No. 201229558W.
10. This policy is protected under the Policy Owner's 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 HL Assurance Pte. Ltd. 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)). This is not a contract of insurance. Accordingly, the information should be read and construed in the

light of, and subject to, all terms and conditions contained in the Policy. Full details are stated in the Policy.

11. HL Assurance full disclaimers, terms and conditions apply to individual products. © 2021 HL Assurance is registered service mark of Hong Leong Group. HL Assurance Private Limited Co. Reg. No. 201229558W.