

Terms and Conditions for Save \$500 on your road tax Campaign

- The Campaign Period is from 23 January to 22 April 2026 (both dates inclusive).
- It is open to all individuals who own a motor vehicle.
- In order to participate in the campaign, participants must submit valid contact details and agree to be contacted regarding motor insurance products and services.
- Entry into the Lucky Draw will be awarded after being successfully contacted by HL Assurance.
- Lucky Draw Prize is worth SGD 500 and will be reimbursed to the winner upon presentation of most recent road tax payment.
- Submission of entries constitutes consent to receive calls, messages, or emails for insurance-related purposes.
- Only HL Assurance approved car makes and models are eligible for entry into Lucky Draw.
- Particulars submitted in the Pre-filled Email must be accurate, true and complete. Entries that are incomplete, inaccurate or illegible, or submitted with invalid mobile numbers will be disqualified at HL Assurance's discretion.
- Lucky Draw Winners will be drawn at random by means of a computerized &/or electronic system.
- Winners will be notified via the contact details provided.
- Participants who cannot be contacted within a reasonable period may forfeit the prize, and an alternative winner may be selected.
- Employees of the organiser and its immediate family members and other parties directly involved in organising the Campaign are not eligible to participate.
- Prizes are non-transferable, non-exchangeable, and not redeemable for cash.
- The organiser reserves the right to replace the prize with one of similar value without prior notice.
- The organiser reserves the right to amend or terminate the lucky draw without prior notice.
- Submission of an entry does not guarantee winning and does not constitute a purchase of any insurance product.
- All personal data will be handled in accordance with PDPA.

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 HL Assurance Pte. Ltd. or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).