

Home Protect360 \$0 Up to 18 Months Campaign 2026 Terms and Conditions

1. Home Protect360 \$0 Up to 18 Months Campaign 2026 (“Campaign”) is organised by HL Assurance Pte. Ltd. (“HL Assurance”). The Campaign is valid from 28 April 2026 to 28 July 2026 (both dates inclusive).
2. This promotion is applicable for Home Protect360 1-year and 3-year plans only.

| Mechanics | | |
|------------------|---|--|
| 1-year Plan | Pay for 1 st to 6 th month | Enjoy \$0 for 7 th to 12 th month |
| 3-year Plan | Pay for 1 st to 18 th month | Enjoy \$0 for 19 th to 36 th month |

3. The discounts may be used multiple times by the recipient (“You”, and “Your”).
4. This promotion is only applicable for new purchases made via HL Assurance website at <https://www.hlas.com.sg/personal-insurance/home-protect360/>.
5. New purchases refer to purchases via HL Assurance website (as per stated above) and are not applicable to any purchase from HL Assurance’s agency partners, brokers or intermediaries.
6. This promotion is not valid with any ongoing discounts, schemes or privileges.
7. Upon renewal at the end of the policy term (12 months for 1-year plan and 36 months for 3-year plan), the applicable premium will be based on the full policy premium in effect at the time of renewal.
8. By participating in the Campaign, You consent to receiving information about promotion and product updates from HL Assurance and its related companies (collectively, “Hong Leong Group”). In addition, You confirmed to have read and understood the HL Assurance Personal Data Policy (<https://www.hlas.com.sg/policyonpersonaldata>) and consents to the collection, use, disclosure and/or processing of Your personal data by HL Assurance.

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).

----- End -----