

Protection That Goes Beyond You 2026 Terms and Conditions

1. This Protection That Goes Beyond You 2026 ("Campaign"), is organised by HL Assurance Pte. Ltd. ("HL Assurance"). The Campaign is valid from 15 July 2026 to 31 August 2026 (both dates inclusive).
2. The \$6 discount code requires a minimum spend of over \$6, while the \$25 and \$30 discount codes each require a minimum spend of over \$60 in a single transaction.
3. The \$6 and \$25 discounts may be used multiple times by the recipient ("You", and "Your") and your family and friends. The \$30 discount can only be utilised once.
4. The \$30 discount code will only be issued to the original recipient of the \$25 discount code after the unique \$25 discount code has been successfully redeemed in an eligible purchase. The customer redeeming the \$25 discount code will not receive a \$30 discount code.
5. The discounts can be applied to new businesses and renewals to the selected HL Assurance products in Table 1: 1) Travel Protect360 (Single Trip, Individual or Family), 2) Travel Protect360 (Multi Trip), 3) Maid Protect360 Pro, 4) Family Protect360 (Annual), 5) Hospital Protect (Annual).

Table 1: Eligible Products

	Prizes	Travel Protect360 (Single)	Travel Protect360 (Annual)	Maid Protect360 PRO	Family Protect360 (Annual)	Hospital Protect360 (Annual)
1	\$6 flat discount	Y	Y	Y	Y	Y
2	\$25 flat discount	-	Y	Y	Y	Y
3	\$30 flat discount	-	Y	Y	Y	Y

Example Customer Journey

An example of how customer can enjoy up to S\$61 in total savings during the Campaign.

Table 2

Step	Purchase	Discount Received	Accumulative Savings
1	Purchase an eligible Travel Protect360 (Single Trip) policy using the S\$6 discount code (NDP6) (minimum spend above S\$6).	S\$6	S\$6
2	Purchase an eligible Annual Travel Protect360, Maid Protect360 PRO, Family Protect360 (Annual) or Hospital Protect360 (Annual) policy using the S\$25 discount code (minimum spend above S\$60).	S\$25	S\$31
3	Purchase another eligible Annual Travel Protect360, Maid Protect360 PRO, Family Protect360 (Annual) or Hospital Protect360 (Annual) policy using the S\$30 discount code (minimum spend above S\$60).	S\$30	S\$61

Total potential savings: S\$61

Table 3

Example

Jane purchases a Travel Protect360 (Single Trip) policy using promo code NDP6 and enjoys **S\$6 off**. She received a S\$25 discount code in her email the next day and uses it to purchase a Maid Protect360 PRO policy. Upon utilising the \$25 promo code, she unlocks a **S\$30 off** which she receives via email, and she uses to purchase a Family Protect360 (Annual) policy. Across her three eligible purchases, Jane enjoys **total savings of S\$61**.

Savings shown are for illustration purposes only. Actual savings depend on the eligible products purchased, meeting the applicable minimum spend requirements, and successful redemption of the applicable discount codes. Only one discount code may be used per transaction.

6. The discounts or vouchers may only be used on HL Assurance website: www.hlas.com.sg
7. The discounts or vouchers may be used in conjunction with ongoing promotions or discounts unless otherwise stated
8. Only one voucher code may be applied per transaction.
9. Upon successful purchase of an eligible policy, the applicable \$25 or \$30 discount code will be sent to the customer's registered email address by the next calendar day. HL Assurance shall not be responsible for any delay or non-receipt due to an incorrect email address provided by the customer or email delivery issues beyond its reasonable control.
10. Policy endorsements are permitted. No refund will be provided if the endorsement results in a lower premium than originally paid.
11. 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.
12. The currency specified for all amounts in this email is Singaporean Dollars (SGD).

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).

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