

Country Specific eSIM and China Concierge 2026
Terms and Conditions

1. This Promotion is organised by **HL Assurance Pte. Ltd. (“HLAS”)**.
2. The Promotion is valid from **21 September 2026 to 30 September 2026**, both dates inclusive (“Promotion Period”).
3. To qualify for the Promotion as an eligible customer (“Eligible Customer” or “you”) you need to successfully purchase an eligible Travel Protect360 – Single Trip policy during the Promotion Period for travel to China, Japan, South Korea or an ASEAN destination.
4. The Promotion is only applicable for new purchases made via HL Assurance website at www.hlas.com.sg/personalinsurance/travelinsurance.
5. New purchases refer to purchases via HL Assurance website (as per stated above), and is not applicable to any purchase from HL Assurance’s agency partner.
6. Eligible Customers will receive a unique redemption code via email by next business day. Each Redemption Code is valid for **one (1) complimentary eSIM redemption only**.
7. Under this Promotion, Eligible Customers may redeem the following complimentary eSIM package based on their travel destination:

Travel Destination	Complimentary eSIM Package	Additional Benefit
China	5GB eSIM, valid for 30 days	Complimentary China Concierge Service
Japan	5GB eSIM, valid for 30 days	N.A.
South Korea	5GB eSIM, valid for 10 days	N.A.
ASEAN	5GB eSIM, valid for 30 days	N.A.

8. Eligible Customers must redeem their complimentary eSIM no later than **31 December 2026** (“Redemption Deadline”).
9. To redeem the complimentary eSIM, Eligible Customers must contact HLAS’ appointed partner, **QY Roam** via WhatsApp at **+65 8032 7183**. Operating hours are **daily, from 10:00am to 11:00pm (Singapore time)**.
10. Eligible Customers are required to provide QY Roam with their unique HLAS Redemption Code and the intended travel destination. The applicable eSIM package will be determined by the travel destination listed in the table under point 5.
11. The complimentary eSIM must be **activated within thirty (30) days from the date of issuance** by QY Roam. An eSIM that is not activated within this period may expire and cannot be replaced.
12. Eligible Customers are responsible for ensuring that their mobile device supports eSIM functionality.
13. QY Roam can only provide basic assistance in relation to device compatibility, installation and activation of the eSIM.
14. Eligible Customers travelling to **China** are also entitled to access the **complimentary China Concierge Service** through QY Roam via the same WhatsApp contact number.
15. The China Concierge Service may provide assistance in relation to:
 - a. train ticket booking;
 - b. trip and itinerary planning;
 - c. local transport and travel guidance;
 - d. attraction and activity recommendations;
 - e. general travel-related assistance while in China.
16. The China Concierge Service is an assistance service only. Unless otherwise stated, any third-party charges, booking fees, ticket costs, transport costs, dining expenses, accommodation

costs or other expenses incurred by the Eligible Customer shall be borne by the Eligible Customer.

17. The complimentary eSIM and China Concierge Service:
 - a. are not transferable and not exchangeable for cash, credit, discounts or any other benefit;
 - b. cannot be replaced once the Redemption Code has been successfully redeemed.
18. HLAS and/or QY Roam reserve the right to reject a redemption where:
 - a. the Redemption Code is invalid, expired or has previously been redeemed;
 - b. the Redemption Code does not meet the eligibility requirements of the Promotion; or
 - c. there is reasonable suspicion of misuse, duplication, fraud or abuse of the Promotion.
19. Mobile connectivity and service quality may vary depending on the destination, local telecommunications network, network coverage, mobile device, device settings and other technical factors beyond the reasonable control of HLAS and QY Roam.
20. HLAS and QY Roam shall not be responsible for any failure or inability to use the complimentary eSIM arising from:
 - a. an incompatible or carrier-locked device;
 - b. incorrect installation or device settings;
 - c. failure to activate the eSIM within the required activation period;
 - d. local telecommunications network availability or disruption; or
 - e. circumstances beyond reasonable control.
21. By participating in the Promotion, Eligible Customers acknowledge that information required to facilitate the redemption and fulfilment of the complimentary eSIM and/or China Concierge Service will be provided to and processed by **QY Roam** for the purpose of administering the Promotion and providing the relevant services.
22. HLAS reserves the right to vary, amend, suspend, withdraw or terminate the Promotion and/or these Terms and Conditions where necessary.
23. 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 consent 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 -----