#### **Get Free Maid Insurance 2024 Terms and Conditions**

# Organiser

• The Organiser for the Get Free Maid Insurance 2024 is HL Assurance (Pte) Ltd of 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057 ("The Organiser")

# **Terms and Conditions**

- These terms and conditions ("Terms and Conditions") shall apply to "Get Free Maid Insurance 2024" ("Giveaway").
- By registering or taking part in this Giveaway, you agree to be bound by these Giveaway
  Terms and Conditions and the decisions of The Organiser concerning and in connection with
  this Giveaway.
- The Participants are deemed to have agreed that The Organiser may contact you via voice call for the purposes of this Giveaway.
- Participants consent that their personal data may be used by The Organiser and its affiliates, and may be disclosed by The Organiser to its affiliates to send them marketing and promotional information and materials by post and/or emails.
- A person who is not a party to these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.
- By participating in this Giveaway, the Winners grant us the right to publish the results of the Giveaway and disclose the information (including name)
  - o on our website
  - o on our social media pages
- All information is correct at the time of publishing.

# **Campaign Period**

- The Giveaway qualifying period is from <u>30 September 2024 to 31 January 2025</u> (both dates inclusive).
- The Organiser reserves the right to change the Campaign Period.

### Eligibility

- In order to be eligible, you must complete all the following:
  - o Participants must have purchased a Maid Protect360 PRO Policy from HL Assurance.
  - The purchase of the Eligible Product can only be done directly on The Organiser's website (https://www.hlas.com.sg/personal-insurance/maid-insurance/).
  - Participants must be Singapore Citizen or Singapore Permanent Resident or holder of valid Employment Pass, work permit, dependent pass, student pass, or long-term visit pass issued by the authorities in Singapore who are at least 18 years old.
- The following categories shall not be eligible if:
  - The policy is cancelled during the Campaign Period.
  - The policy is cancelled 31 days after the Campaign Period ended.
  - o The policy must not be cancelled before awarding of the Giveaway.
- The Organiser has the absolute discretion to determine the eligibility. Such determination shall be final and the Organiser is not obliged to give any reason for its determination.

#### **Giveaway**

- There are 5 Winners to this Giveaway.
- The Giveaway for this Giveaway are as follow:
  - Five (5) x Maid Protect360 Pro plan equivalent to the policy premium amount the Participant paid during purchase.
- Each winner can only be entitled to one Giveaway.
- The organiser will randomly select 20 eligible entries ("Winners") on the 32<sup>nd</sup> day after the end of the Campaign Period.
- The 5 Winners will be notified of the results through email. In the event the 5 Winners are uncontactable, the next Winner from the list of 20 eligible entries will be considered and notified.
- In respect of the Giveaway:
  - The Giveaway is not transferable, exchangeable and/or redeemable for cash. The
    Organiser accepts no responsibility for any form of liability that may arise from the
    participant winning and accepting the Giveaway.
  - The Giveaway cannot be resold.
  - The Giveaway will only be paid out via PayNow to a Winner's mobile number that was provided to Organiser after they were notified of their winning.
  - Participants must provide their details for verification (i.e. full name as per NRIC and mobile contact number registered with PayNow) as requested by the Organiser after they are selected as the Winners.
  - o If a Winner does not have PayNow, the Prize will be paid out via bank transfer only.
- Each Participant will affirm the accuracy of all information provided at the time of submission for this Giveaway. Any misrepresentation of facts or particulars (deemed material by The Organiser) shall result in disqualification and/or the forfeiture, withholding, withdrawal or reclaiming of any Giveaway won.
- The Giveaway is provided as-is with no warranty or guarantee. All applicable laws and regulations apply, including but not limited to tax laws. Each Winner is liable for any and all tax obligations arising from the award of the Giveaway to him/her.
- The Organiser reserves the right to, at any time in its sole and absolute discretion, replace and/or substitute any of the Giveaway(s) with any item of similar value without notice to the participants.
- The Winners must present printed email Winner notification and any identification document(s) (as may requested by the Organiser) to redeem the Giveaway.
- The Organiser's decision at all stages of this Giveaway and on the winners is final and no
  correspondence will be entertained. No enquiries, appeals, verbal or written, shall be
  entertained. The participants shall accept and abide by any and all decisions made by the
  Organiser concerning, without limitation, these Ts&Cs, the rules, procedures and regulations
  of this Giveaway, the award of Giveaway and any other matters relating to this Giveaway.
- If, for any reason this Giveaway is not capable of running as planned, including without limitation, infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of The Organiser which corrupt or affect the administration security, fairness, integrity or proper conduct of this Giveaway, The Organiser reserves the right in its sole discretion to disqualify any individual who tampers with the process, and/or to cancel, terminate, modify or suspend the Giveaway. The Organiser assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorised access to, or alteration in relation to the Giveaway.
- The Organiser is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment,

- software, failure of any email to be received by The Organiser on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, including any injury or damage to Participant's or any other person's computer related to or resulting from participation or downloading any materials in this Giveaway.
- LIABILITY, INDEMNITY AND RELEASE: In consideration for The Organiser accepting the Participant's participation in the Giveaway, to the fullest extent permitted by law, the Participant releases and forever discharges The Organiser from all claims that Participants may have or may have had but for this release arising from or in connection with any Participant's participation in this Promotion. Participants indemnifies and holds harmless The Organiser to the extent permitted by law in respect of any claim by any person, arising as a result of or in connection with Participant's participation in the Promotion. For the purposes of this clause, claim(s) means and includes any action, suit, proceeding, claim, demand, damage, penalty, cost or expense however arising.
- This Giveaway is subject to the laws of Singapore, the Personal Data Protection Act 2012 (PDPA) and HL Assurance's Privacy Policy located at: https://www.hlas.com.sg/policyonpersonaldata/. The Organiser collects personal information (PI) in order to conduct the Giveaway, and may be used for this purpose, disclose PI to third parties, including but not limited to agents, contractors and service providers and to any government authorities and agencies. This Giveaway is conditional on Participants providing his/her PI. Please read HL Assurance's Privacy Policy carefully to understand how HL Assurance may use Participant's PI and rights of Participants.
- Any costs incurred by a Participant associated with entering The Giveaway, including
  accessing the HL Assurance's website, telephone enquiries in relation to the Giveaway are
  the sole responsibility of Participants.
- Headings and subheadings are inserted for convenience only and shall not be used to interpret the text of these Terms and Conditions in any way averse to an interpretation in favour of The Organiser.
- These Terms and Conditions constitute the entire agreement of the parties relating to the participation and conduct of the Giveaway.