

Win Your Dream Destination 2024 Terms and Conditions

Organiser

- The Organiser for the WIN YOUR DREAM DESTINATION Contest is HL Assurance (Pte) Ltd of 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057 (“Organiser”)

Terms and Conditions

- These terms and conditions (“Terms and Conditions”) shall apply to “Win Your Dream Destination 2024” (“Contest”).
- By registering or taking part in this Contest, you agree to be bound by these Contest Terms and Conditions and the decisions of the Organiser concerning and in connection with this Contest.
- The Participants are deemed to have agreed that HL Assurance may contact you via voice call for the purposes of this Contest and/or Prize.
- Participants consent that their personal data may be used by HL Assurance and its affiliates, and may be disclosed by HL Assurance 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 Contest, the Winners grant us the right to publish the results of the Contest and disclose the information (including name)
 - on our website
 - on our social media page
- All information is correct at the time of publishing.

Qualifying Period

- The Contest qualifying period is from **19 December 2024 to 30 June 2025** (both dates inclusive).
- The Organiser reserves the right to change the Qualifying Period.

Eligibility and Participation

- To be eligible to enter this Contest, a participant must complete all the following:
 - You must have purchased Travel Protect360 or Travel Assured Plus policy (“Travel Protect”) from HL Assurance during Qualifying Period.
 - The purchase of Travel Protect should not apply to any other promotion, scheme, or privileges.
 - Travel Protect must have been purchased via HL Assurance website (“Website”) or any of our Authorized Intermediaries.
 - You must have received our email of participation “Participation Email”.
 - 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 of people are not eligible to participate in the Contest:
 - a. All permanent and/or contract employees (“Employees”) of HL Assurance and their immediate family members (i.e. spouses, children, parents, brothers, and sisters) (“Immediate Family Members”).
- The Organiser has the absolute discretion to determine the eligibility of Participants. Such determination shall be final and the Organiser is not obliged to give any reason for its

determination.

Allocation of Contest Chances

- The Participants will be given one (1) Contest Chance (“Chance”) for every one (1) point awarded during Contest Period based on Eligible Products, according to the table below.

Eligible Products	Points awarded
Travel Protect360 (Annual)	5
Travel Protect360 (Annual Family)	10
Travel Protect360 (Single)	1
Travel Protect360 (Single Family)	2
Travel Assured Plus (Annual)	5
Travel Assured Plus (Annual Family)	10
Travel Assured Plus (Single)	1
Travel Assured Plus (Single Family)	2

- The Organiser has the absolute discretion to disqualify any Chance that does not meet the Terms and Conditions. Such determination is final and conclusive, and the Organiser is not obliged to give any reasons for its determination.

Prize

- Participants are always subjected to these Terms and Conditions to be eligible to participate in the Contest. With every one (1) point awarded, each Participant is eligible for one (1) chance to enter the Contest.
- The Organiser reserves the right to, at any time in its sole and absolute discretion, replace and/or substitute any of the Prize(s) with any item of similar value.
- At the end of the Qualifying Period, the Organiser will select 20 eligible entries (“Winners”) on 1 to 15 July 2025.
- An email notification will be sent to the Top 3 Winners on 17 to 22 July 2025 to request for document (s) verification. In the event the Top 3 Winners are disqualified, the next Winner from the list of 20 eligible entries will be considered and notified.
- The finalized Winners will receive a separate email notification on Prize redemption details.
- The Prizes available for this Contest are as follow:
 - Three (3) X up to \$3,000 for reimbursement
- Prize will only be reimbursed for Policy Holder and for Policy Holder’s flight ticket only.
- Policy Holder flight ticket travel dates used for reimbursement must be within Contest Period.
- Winners must produce evidence and/or purchase of air ticket with the name of the policy holders for verification where required.
- At the point of prize giving, winners must not have cancelled their Travel Protect.
- Should winners purchase their flight ticket based on Krisflyer points or equivalent, HL Assurance reserves the rights to only reimburse each winners up to \$500.
- Participants must provide their details (i.e. full name as per NRIC, email address, and mobile number) as requested by the Organiser after they are selected as the winners.
 - The provided mobile number will be used for PayNow prize transfer.
- In respect of the Prize:
 - The Prize 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 Prize.

- The Prize cannot be resold.
- Each Participant will affirm the accuracy of all information provided at the time of submission for this Contest. 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 prizes won.
- The Winners will receive Prize through PayNow via their mobile number.
- The Winners must present email Winner notification and any identification document(s) (as may requested by the Organiser) to redeem the Prize.
- The Prize 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 Prize to him/her.
- In the event that the Contest Prize are not redeemed by 1 October 2025, it shall be forfeited and HL Assurance reserves the rights to deal with all unclaimed prize in any manner deemed fit.
- The Organiser reserves the right, at any time in its sole and absolute discretion, to substitute, withdraw, add to or alter the Prize(s) offered without notice to the participants.
- The Organiser's decision at all stages of this Contest 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 Contest, the award of prizes and any other matters relating to this Contest.
- If, for any reason this Contest 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 Contest, 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 Contest. 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 Contest.
- 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 Contest.
- **LIABILITY, INDEMNITY AND RELEASE:** In consideration for the Organiser accepting the Participant's participation in the Contest, 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 Contest 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 Contest, 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 Contest 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 Contest, including accessing the HL Assurance's website, telephone enquiries in relation to the Contest 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 Contest.