



Terms and Conditions

IKEA x Etiqa

Home Insurance MoneySmart Promotion Nov 2023

- 1) This IKEA x Etiqa Home Insurance MoneySmart Promotion Nov 2023 (“Campaign”), organised by IKANO PTE. LTD (“IKEA”), is valid from **10 November to 30 November 2023**, both dates inclusive (“Campaign Period”).
- 2) For the purpose of this Campaign, the Home Insurance is underwritten by Etiqa Insurance Pte Ltd (“Etiqa”).
- 3) This Campaign is open to all Singapore citizen(s), Singapore Permanent Resident(s) and Foreigner(s) with valid Work Pass, Student Pass, Dependents’ Pass or Long-Term Visit Pass.
- 4) This Campaign is only applicable for online application of the following product via www.moneysmart.sg during the Campaign Period.

Product Name	Discount	Promotion Code
Home Insurance	S\$11.11 off premium payable	INSUREME11

- 5) **Discount**
 - a) Customer will need to enter the applicable Promotion Code in the coupon code field upon application to enjoy the applicable Discount.
 - b) This Promotion Code is valid for use only during the Campaign Period and cannot be stacked or combined for us in a single transaction.
 - c) The Promotion Code is not transferable, exchangeable for cash or kind or extendable in validity.
- 6) This Campaign is not valid for customers who have cancelled or free-look or lapsed existing policy/policies with Etiqa within the last 14 days.
- 7) This Campaign is not valid in conjunction with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.
- 8) Existing terms and conditions for the Home Insurance product apply.
- 9) IKEA and Etiqa reserves the right to amend these terms and conditions at any time at their sole discretion, including changing the terms or terminating the Campaign at any point in time before the stated Campaign Period without prior notice, by posting such amendment(s) to <https://insurance.ikea.sg/>.



- 10) In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing, or other materials relating to or in connection with the Campaign, these terms and conditions shall prevail.
- 11) By participating in the Campaign, the customer agrees to release and hold IKEA and Etiqa harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly the participation in the Campaign.
- 12) Notwithstanding anything herein, IKEA and Etiqa have the absolute discretion to determine the eligibility of any person to participate in the Campaign.
- 13) If IKEA and Etiqa subsequently determine that a person is in fact not eligible to participate in this Campaign, for any reason whatsoever, IKEA and Etiqa may at its discretion, disqualify that person and cancel the Campaign without prior notice.
- 14) IKEA and Etiqa's decision on all matters relating to or in connection with the Campaign shall be final and binding on all customers and all parties concerned. IKEA and Etiqa is not obliged to give any reason or enter into any correspondence with any person concerning the Campaign.
- 15) The terms and conditions of the Campaign shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.
- 16) A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these terms and conditions.
- 17) By participating in the Campaign, the customer consent to Etiqa and its related, its agents, authorised service providers and marketing partners collecting, using or disclosing and/or processing their personal data, for the purpose to evaluate their proposal form and to provide the product and services which they are applying for and such other purposes as stated in Etiqa's Data Protection and Privacy Statement on Etiqa's website, which the customer confirmed that they have read and understood.
- 18) The customer confirm and agree that their consents herein supplement but do not supersede or replace any other consents which they may have previously provided to Etiqa, and are additional to any rights which Etiqa may have at law to collect, use or disclose their personal data, with or without their consent, to the extent permitted under applicable law.
- 19) In addition, where personal data of any person is disclosed by the customer, the customer further confirm and represent that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.
- 20) 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 us or visit the General Insurance Association (GIA) or SDIC websites (www.gia.org.sg or www.sdic.org.sg).

21) All information is correct as of 12 November 2023.