

TERMS AND CONDITIONS FOR POLICYPAL 80 FREE WORLDWIDE TRAVEL INSURANCE LUCKY DRAW 2018

PolicyPal Singapore Pte Ltd under the name PolicyPal ("PolicyPal") is conducting a Free Travel Insurance Lucky Draw (the "Lucky Draw"). By participating in the Lucky Draw, you agree to be bound by the following Terms and Conditions and you represent and warrant that you have met the eligibility criteria set out under these Terms and Conditions. You also consent to the use of your personal information for feedback, promotional and marketing purposes by PolicyPal.

DURATION

1. The Lucky Draw shall be held from **26 March 2018 to 8 April 2018** (both dates inclusive).

ELIGIBILITY

2. The Lucky Draw is open to all Singapore Citizens, Permanent Residents and residents with a valid pass who is (i) aged 18 and above as at the start of the promotional period, and (ii) not prohibited in any manner by any person, entity, authority or law anywhere in the world from participating in this Lucky Draw or any similar Lucky Draw ("Participants", and each a "Participant").
3. Employees of PolicyPal and their immediate family members are not eligible for participation in the Lucky Draw. PolicyPal reserves the right to not allow participation by any person, at its sole discretion.
4. Winner(s) may be required to sign a written statement confirming their eligibility before the collection of their Prize (as defined below).

PROCEDURE

5. The deadline to register in the Lucky Draw is by 11:59pm on 8 April 2018.
6. In order to qualify, a Participant must have a verified PolicyPal account under a valid email address (the "Account"). A Participant must have submitted their details via the form submission under the same email address.
7. Each Participant is allowed one (1) entry in the Lucky Draw.
8. A total of eighty (80) instances of travel insurance will be made available in relation to the Lucky Draw. Each prize consists of a free individual travel insurance available on the PolicyPal web and app (except for eTiQa policies) for a single trip [to any country in the world in accordance with these terms and conditions] (the "Prize", and a winner of the Prize being "Winner").
9. The Prize will be capped at SGD \$50. In the event that the Winner selects a travel insurance that exceeds SGD \$50, P\$50 credits will instead be credited to the email account that is registered to the PolicyPal account. For avoidance of doubt, once P\$50 credits has been credited to the account of the Winner, that Winner is not entitled to a further SGD \$50.
10. P\$1 is equivalent to SGD \$1 and can be used to purchase any travel insurance policy (except for policies under eTiQa) from PolicyPal web and app.
11. PolicyPal will announce the 80 Winners on 11 April 2018 on the PolicyPal Facebook Group and/or such other media as PolicyPal may in its sole discretion determine.
12. The start dates of travel must be between 20 April 2018 to 10 October 2018 (both days inclusive).
13. PolicyPal's decision (i) whether an entry qualifies for the Lucky Draw is final and (ii) whether to allocate the Prize to the Winner and which countries are covered in the scope of the Prize in relation to the travel insurance constituting thereto.
14. All details submitted must be accurate and complete. Any incorrect and inaccurate information and/or misrepresentation of any fact or particulars (as deemed material by PolicyPal) will result in the disqualification, withholding or reclaiming of any prizes won.

NOTIFICATION OF LUCKY DRAW WINNERS AND COLLECTION

15. Eligible Winners will be notified via the email address they have provided for the purposes of the Lucky Draw.
16. The travel policy information will be stored in each Winner's PolicyPal app.
17. PolicyPal reserves the right to award the free travel insurance from any of the PolicyPal's insurer partners.
18. In the event that any of the prizes of the Lucky Draw incurs any tax liability, such tax shall be the sole responsibility of the Participants and/or Winners.

CONSENT TO USE, COLLECTION AND DISCLOSURE OF PERSONAL DATA

19. By participating in the Lucky Draw, each Participant agrees that:
 - a. any and all personal information submitted may be used, collected and disclosed to PolicyPal for various purposes for and incidental to the Lucky Draw; and
 - b. PolicyPal may use, collect and disclose such personal information for research, publicity and/or use in advertisements including and without limitation to PolicyPal's publications, promotional material and presentations (across any and all platforms, media or otherwise) without further notification, remuneration or compensation to the Participant.
20. Should you have any queries regarding the collection, use or disclosure of your personal data or any related matters, please contact our Data Protection Officer at gigi@policypal.com.

GENERAL

21. PolicyPal reserves the right to partially or completely cancel, terminate or suspend the Lucky Draw for any reason without any liability being attributed to PolicyPal whatsoever.
22. PolicyPal's decisions on all matters pertaining to the Lucky Draw are final and binding. No further correspondence regarding the Lucky

Draw, the Terms and Conditions herein or any decision made by PolicyPal in connection therewith and/or the results will be entertained.

23. PolicyPal reserves the right at any time to amend or vary these Terms and Conditions and/or any of the instructions or explanations at its sole discretion without prior notice. Any such changes shall be binding and will take effect immediately upon such amendment, change or deletion.
24. Participation in this Lucky Draw shall constitute deemed acceptance by the Participant of these Terms and Conditions, any amendments, variations and modifications thereof, which shall be final and binding in all respects on each Participant.
25. PolicyPal reserves the right to terminate any Participant's participation in the Contest at any time in its sole and absolute discretion without prior notification or any liability to any Participant whatsoever.
26. PolicyPal reserves the right to pursue any person which it believes has undertaken fraudulent activities or other activities harmful or prejudicial to this Lucky Draw and/or the entry submission process.
27. This Lucky Draw and the Terms and Conditions shall be governed by the laws of the Republic of Singapore and each Participant agrees to submit any claim, dispute or controversy to the exclusive jurisdiction of the courts of the Republic of Singapore.