Terms and Conditions
Tiq Travel Insurance
FREETRAVEL Campaign 2026

1. This Tiq Travel Insurance FREETRAVEL Campaign 2026 ("Campaign"), organised by Tiq by Etiqa Insurance Pte. Ltd. ("Etiqa"), is valid from **16 August to 28 December 2026**, both dates inclusive ("Campaign Period").

2. This Campaign is open to all Singapore citizen(s), Singapore Permanent Resident(s) and Foreigner(s) with valid Work Pass, Student Pass, Dependant's Pass or Long-Term Visit Pass.

3. Employees of Etiqa are not eligible to participate in this Campaign.

4. This Campaign is only applicable for the online application of the following product ("Product") via **www.tiq.com.sg** through SingSaver's website during the Campaign Period.

Product	Plan Type	Voucher Code	Voucher Code Value
Tiq Travel Insurance	Single Trip Plan	**FREETRAVEL**	S$30

5. **Voucher Code ("Voucher Code")**

   a) Customers will need to enter the applicable Voucher Code in the Voucher Code field upon application to offset their policy premium. Etiqa reserves the right to disqualify any entry that does not have the correct Voucher Code entered.
   b) The Voucher Code is not transferable, exchangeable for cash, goods and services or extendable in validity.
   c) To qualify for the Campaign ("Qualifying Customer"):
      (i) the customer must purchase the Product online via **www.tiq.com.sg** during the Promotion Period; and
      (ii) the customer, being the policyholder of the policy must be a new Etiqa Online customer who has not bought any products via **www.tiq.com.sg** before; and
      (iii) 1 NRIC and FIN number is only limited to 1 Voucher Code redemption
   d) The Voucher Code can be used together with the promotion code and referral code.
   e) Should the policy be cancelled subsequently, the Voucher Code Value will not be refunded to the customer.

6. This Campaign is not valid for customers who have existing policy/policies with Etiqa.

7. This Campaign is stackable with any on-going existing insurance promotions, coupons, staff discounts and privileges, unless otherwise stated.

8. Existing terms and conditions for the Product apply.

9. 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 (http://www.gia.org.sg/ or www.sdic.org.sg/).

10. Etiqa reserves the right to amend these terms and conditions at any time at our 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://tiq.com.sg/.

11. 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.

12. By participating in the Campaign, the Customer agrees to release and hold Etiqa harmless from any and all liability whatsoever for any injuries (other than personal injury caused by Etiqa's negligence), 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.

13. By participating in the Campaign, the Customer consents to Etiqa and its related companies, its agents, authorized 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.

14. The Customer confirms and agrees 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.

15. In addition, where personal data of any person is disclosed by the Customer, the Customer further confirms and represents that they have obtained the consent of the individual concerned for the purposes, unless such consent is not required under applicable laws.

16. Notwithstanding anything herein, Etiqa has the absolute discretion to determine the eligibility of any person to participate in the Campaign.

17. If Etiqa subsequently determines that a person is in fact not eligible, for any reason whatsoever, Etiqa may at its discretion, disqualify that person and cancel the Discount without prior notice.

18. Etiqa's decision on all matters relating to the Campaign is final and binding on all Customers.

19. A person who is not a party to these Promotion Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act 2001, to enforce any of these Terms and Conditions.

20. 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.

21. All information is correct as of 15 August 2026