

## Terms and Conditions (Plus! Promotion 2012)

- 1) Promotion is valid from 1 January 2012 to 31 December 2012.
- 2) Qualifying policies for this promotion are general insurance policies shown in Table 1 (hereinafter referred to as "Policy").
- 3) Promotion is applicable to individual policyholders who purchase or renew any of the Policy stated in Table 1.
- 4) The application form must be submitted during the promotion period and the Policy must be issued and the first premium paid and received in full by 15 January 2013.
- 5) LinkPoints awarded for this promotion is based on the net premium payable after discount and it includes the Goods and Services Tax (GST).
- 6) LinkPoints awarded for this promotion is based on the table below:

Type of Policy	Income Policyholder is a NTUC Plus! Member	Income Policyholder is a Plus! Member
Drivo Motor Insurance	Every \$5 premium paid = 1 LinkPoint	Every \$10 premium paid = 1 LinkPoint
Travel Insurance TravelBliss Home Insurance Foreign Maid Insurance Personal Accident Insurance Personal Accident Infectious Diseases (PAID) Plan Golfer's Insurance	Every \$1 premium paid = 1 LinkPoint	Every \$2 premium paid = 1 LinkPoint

- 7) LinkPoints awarded are pro-rated according to the amount of premium paid, for example, premium payment of \$1,234.00 for a Motor Policy would entitle the policyholder to be awarded with 246.8 LinkPoints if he is a NTUC Plus! Member or 123.4 LinkPoints if he is a Plus! Member.
- 8) NTUC Plus! member means holders of "U", "Uplus", "NTUC Plus!", "NTUC Plus! VISA" Card(s).
- 9) Policyholder must have a LinkPoints account registered under the same NRIC/FIN/Passport Number.
- 10) Policyholder's Plus! account must be active at point of LinkPoints issuance.
- 11) LinkPoints will be credited to policyholder's Plus! account within 6 to 8 weeks from the date the premium amount is paid in full.
- 12) LinkPoints are not exchangeable for cash or in kind and are non-transferable.
- 13) Redemption and usage of LinkPoints are subject to the "Terms and Conditions" stipulated by NTUC Link Pte Ltd. Details are available at [www.plus.com.sg](http://www.plus.com.sg)

- 14) LinkPoints are given on the condition that any policy issued during the promotion period is not terminated, cancelled or voided for any reason, otherwise the policyholder will have to reimburse an amount equal to the value of the LinkPoints to NTUC Income.
- 15) If the Policy is cancelled prior to the commencement date, all LinkPoints issued will be clawed back in full.
- 16) NTUC Income reserves the right to replace the issuance of LinkPoints with an item of similar value at its discretion without prior notice to policyholder.
- 17) Under no circumstances shall NTUC Income be liable to policyholder or any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from the use of LinkPoints.
- 18) NTUC Income reserves the right to change the Terms and Conditions of this promotion without prior notice to policyholder.

#### **IMPORTANT NOTES**

This material is for general information only and is not a contract of insurance. The precise terms, conditions and exclusions of the above insurance plans are specified in the Policy Contract. Please visit [www.income.com.sg](http://www.income.com.sg) to read a copy of the Policy Contract.

The above policies are 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 NTUC Income or visit the GIA/LIA or SDIC web-sites ([www.gia.org.sg](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

Information is correct as of 1 January 2012.