

NTUC Income OrangeSafe Riding Course
10% discount off Motorcycle Insurance premium
5 July 2014
Terms and Conditions

1. Policyholders of the NTUC Income Motorcycle Insurance (the "Motorcycle Insurance") will be entitled to 10% discount off their annual premium (the "10% discount") if they have successfully completed the OrangeSafe Riding Course.
2. The 10% discount is applicable for one-time use only and can either be used (a) upon the next Motorcycle Insurance policy renewal or (b) for purchase of a new Motorcycle Insurance policy with NTUC Income. This is valid for all Motorcycle Insurance policies issued under the name of the Policyholder.
3. The 10% discount is valid within one year from the date of successful completion of the OrangeSafe Riding Course.
4. The Motorcycle Insurance Policyholder will be issued an electronic certificate (e-certificate) upon completion of the NTUC Income OrangeSafe Riding Course. The Motorcycle Insurance Policyholder must present this e-certificate to enjoy the Promotion.
 - a. For renewal of existing Motorcycle Insurance policy via our branches, through our agents or online, the 10% discount will be reflected on the renewal letter.
 - b. For purchase of new Motorcycle Insurance policy via our branches, through our agents or hotline at 6789 9595, the policyholder will have to present the e-certificate to enjoy the 10% discount.
5. The 10% discount is not exchangeable for cash or in kind.
6. NTUC Income reserves the right to seek reimbursement of the full value of the 10% discount if such policy issued is terminated, cancelled or voided for any reason whatsoever.
7. NTUC Income reserves the right to replace the 10% discount with any item of similar value at any time ("the Replacement prize") at its sole discretion without prior notification to the customers.
8. NTUC Income reserves the right to change the terms and conditions of this Promotion without any prior notice.

IMPORTANT NOTES

You can find the usual terms and conditions of Motorcycle Insurance plan at <http://www.income.com.sg/forms/insDocument/Motor-Bike.pdf>.

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 NTUC Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 5 July 2014