

AIKEN53 Promotion 2024

Terms & Conditions

1. Income Insurance Limited ("Income Insurance") is offering the following promotion(s) (the "Promotion") subject to these Terms and Conditions:

1.1. A 53% discount ("Discount") for new application of the Qualifying Policies (as defined below) submitted via:

- i. Income Insurance website online at <https://www.income.com.sg/buy/travel-insurance>; or
- ii. Income Insurance advisors; or
- iii. Any Income Insurance branches; or
- iv. The Travel product hotline 6788 1222; or
- v. My Income Insurance App

1.2. To qualify for this Promotion:

- i. New business applications must be submitted during the Promotion Period (as defined below);
- ii. For online purchases, promo code "AIKEN53" must be entered during check-out on Income Insurance's website or My Income Insurance App. For offline purchases, promo code " AIKEN53" must be quoted over the phone or at the branch during sign up; and
- iii. Premium payment must be successfully received by Income Insurance during the Promotion Period.

2. A customer shall be eligible to enjoy the Promotion with the purchase of any of Income's Travel Insurance Classic Per-trip plan, Deluxe Per-trip plan and Preferred Per-trip plan (collectively the "Qualifying Policies", and each a "Qualifying Policy").

This Promotion is not applicable to all of Income's Travel Insurance Enhanced PreX Per-trip and Yearly plans, Income's Travel Insurance Yearly plans and Income's TravelBliss Per-trip and Yearly plans.

3. Applications for the Qualifying Policies must be submitted to Income Insurance from 7 June 2024 to 10 June 2024 (both dates inclusive) (the "Promotion Period"), and premium payment must be successfully received by Income Insurance during the Promotion Period for the customer to be eligible to enjoy the Promotion.

4. A customer may not enjoy this Promotion in conjunction with any other promotion and/or incentive offered by Income Insurance.

5. The Promotion does not affect or change any term, condition and exclusion of the policy contract of the Qualifying Policies issued. The precise terms, conditions and exclusions of the Qualifying Policies are specified in their respective policy contracts.

6. An administrative charge of \$21.80 (inclusive of 9% GST) will apply to any endorsement made to any Per-trip Qualifying Policies issued under this Promotion. This administrative charge is in addition to any extra premiums which you will have to pay for making changes to the Per-trip Qualifying Policies such as extending the period of insurance or adding a new insured person. The Discount on

premiums payable in Clause 1.1 above will not apply to any additional fees payable as a result of any endorsement to the Qualifying Policies issued under this Promotion and the extra premiums.

7. An administrative charge of \$21.80 (inclusive of 9% GST) will also apply for cancellation of any Qualifying Policies issued under this Promotion. This administrative charge includes the prevailing administrative charge stated in the policy conditions of the Qualifying Policy for cancellation of policy. There is no premium refund for the Qualifying Policies which are cancelled after the start date of the policy.

8. A customer and the insured persons are not eligible for this Promotion if the customer cancels any existing Income's Travel Insurance policy and purchase the Qualifying Policies for the same trip duration and destination.

9. Under no circumstances shall Income Insurance be liable to any customer or party, whether in contract, tort (including negligence) or otherwise, for any liabilities, losses, damages, claims, costs and expenses (including any special or consequential damages or losses) in connection with, related to or resulting from the Promotion.

10. Income Insurance reserves the right to vary/amend the terms and conditions of this Promotion at any time without prior notice to customers.

11. Income Insurance's decision on all matters relating to this Promotion shall be final, conclusive and binding. No appeals will be entertained.

12. The Discount is not exchangeable for cash or any benefit in kind.

For enquiries on the Promotion, customers may reach out to Income Insurance via www.income.com.sg/contact-us/customer-enquiry-form.

The precise terms, conditions and exclusions of the Qualifying Policies can be found at www.income.com.sg/travel-policy-conditions.pdf.

All of Income Insurance's products are developed to benefit our customers but not all our products may be suitable for your specific needs. If you are unsure if a product is suitable for you, we strongly encourage you to speak to a qualified Income Insurance advisor. Otherwise, you may end up purchasing a product that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you seek.

Protected up to specified limits by SDIC.

The Terms and Conditions of the Promotion were published on 7 June 2024.