



Year End Giveaway – Terms and Conditions

1. Eligibility

- 1.1. The Year End Giveaway (the “Promotion and Lucky Draw”) is organised by AIG Asia Pacific Insurance Pte. Ltd. (“AIG”). It will be held from 9 November 2022 to 15 January 2023, both dates inclusive (the “Promotion Period”).
- 1.2. The Promotion and Lucky Draw will be administered and run by AIG and is only open to Singapore residents (“Eligible Individuals”).
- 1.3. This Promotion is not valid in conjunction with any other promotions, discounts or offers offered by AIG.
- 1.4. Employees of AIG, and their immediate family members are not eligible to participate in the Promotion and Lucky Draw.
- 1.5. Eligible Individuals who successfully purchase a valid eligible policy, listed in clause 1.9 below, during the Promotion Period (each an “Eligible Policy” and collectively “Eligible Policies”), will be entitled to a corresponding number of chances to win a prize (“Prize”) in the weekly draw that corresponds to the purchase date of the Eligible Policy (“Lucky Draw Chance”). Details of the weekly draws are at clause 2.2 below. Three (3) Eligible Individuals will be randomly selected to each win a Prize in each of the weekly draws (each a “Winner” and collectively “Winners”).
- 1.6. Lucky Draw Chances are cumulative for each of the weekly draws. See Illustration a) in clause 2.4 below.
- 1.7. Eligible Individuals who purchase selected Eligible Policies may also receive a gift and additional gift, details of which are contained in clause 1.9 below (referred to as “Gift” and “Additional Gift” respectively).
- 1.8. Eligible Individuals will only be entitled to the Lucky Draw Chances, Gift and Additional Gift provided that the specific requirements set out in 1.9 for the relevant Eligible Policy is met.
- 1.9. Details of the Eligible Policies and the Lucky Draw Chance(s) and Gift(s) (where applicable) for each are as follows:

Travel

- 1.9.1. Subject to clause 1.9.2, Eligible Individuals who successfully purchase a Travel Guard® Direct policy (each an “Eligible Travel Policy”) during the Promotion Period will be entitled to the corresponding number of Lucky Draw Chances per policy purchased, stated in Table 1 below. In addition, Eligible Individuals who purchase a Travel Guard Direct Single Trip Plan with a minimum premium of S\$100 during the Promotion Period, will also be entitled to the Gift stated in Table 1 below. Please see Table 1 for details.
- 1.9.2. The Eligible Individual will only be entitled to the Lucky Draw Chances(s), and the Gift where applicable, provided:
 - a) the Eligible Travel Policy is not subsequently cancelled; and
 - b) the purchase is made via www.aig.sg/personal/travel-guard.

In addition, to be entitled to the Gift where applicable, the Eligible Individual must also have entered the promo code “**AIGTGD**” in to the “I have a promo code” field in the user journey.

For the purchase of a Travel Guard Direct Family policy, only the main policyholder will be eligible to receive the Lucky Draw Chances and the Gift where applicable.



Table 1: Travel

Eligible Travel Policies	Premium for each Eligible Travel Policy (excluding GST)	Gift per Eligible Travel Policy	Lucky Draw Chance(s) per Eligible Travel Policy
Travel Guard Direct Single Trip Plan	Below S\$100	-	1x
	S\$100 to S\$149.99	S\$30 worth of eCapitaVouchers	
	S\$150 and above	S\$50 worth of eCapitaVouchers	
Travel Guard Direct Annual Multi-Trip Plan	-	-	5x

Auto

1.9.3. Eligible Individuals who successfully purchase AIG Car Insurance Collision Only or AIG Car Insurance Complete (each an “Eligible Auto Policy”) during the Promotion Period, will be entitled to 10 Lucky Draw Chances per policy purchased, and the Gift stated in Table 2 below provided:

- a) The Eligible Auto Policy is not subsequently cancelled; and
- b) the purchase is made via www.aig.sg/personal/car-insurance.

1.9.4. Eligible Individuals who comply with 1.9.3 above will also be entitled to the Additional Gift stated in Table 2 below provided:

- a) the Eligible Individuals download the AIG On the Go mobile application from Apple or GooglePlay app stores or from www.aig.sg/otg;
- b) the Eligible Individuals register for a new AIG On the Go account using the same vehicle registration number and email address which was provided to AIG at the point of purchase of the Eligible Auto Policy during the Promotion Period. For the avoidance of doubt, the Eligible Individual will only be entitled to the Additional Gift if the vehicle registration number and email address used to register the new AIG On the Go account, had not previously been used to register for an AIG On the Go account; and
- c) At the time the Additional Gift is emailed to the Eligible Individual (i) the AIG On the Go mobile application must not have been deleted; and (ii) the AIG On the Go account must not have been deleted.

Please see Table 2 for details.

Table 2: Auto

Eligible Auto Policies	Premium for each Eligible Auto Policy (excluding GST)	Gift per Eligible Auto Policy	Additional Gift per Eligible Auto Policy <i>By downloading and registering for a new AIG On the Go account</i>	Lucky Draw Chance(s) per Eligible Auto Policy
AIG Car Insurance Collision Only	Up to S\$899.99	S\$80 worth of Shell e-vouchers	S\$50 worth of Shell e-vouchers	10x



and AIG Car Insurance Complete	S\$900 to S\$2,199.99	S\$200 worth of Shell e-vouchers		
	S\$2,200 and above	S\$350 worth of Shell e-vouchers		

Personal Property

1.9.5. Subject to clause 1.9.6, Eligible Individuals who successfully purchase an eligible Personal Property policy stated in Table 3 below (each an “Eligible Personal Property Policy”) will be entitled to the corresponding number of Lucky Draw Chances per policy purchased, as stated in the same Table. In addition, Eligible Individuals who purchase an Enhanced Public Housing Contents Insurance (5-year Plan), Homes Advantage Package Plan, and/or Homes Complete (3-year Plan) during the Promotion Period, will also be entitled to a one-time general air-conditioner servicing for up to two (2) air-conditioner units located at the same premises. Please see Table 3 for details.

1.9.6. The Eligible Individual will only be entitled to the Lucky Draw chances(s), and the Gift where applicable provided:

- a) the Eligible Personal Property Policy is not subsequently cancelled;
- b) the purchase is made via www.aig.sg/personal/home-insurance or by completing the application form in the direct mailer with the manual code number W3221111 and W3221201, and returning to AIG before the end of the Promotion Period. For the avoidance of doubt, the completed application form must be received by AIG before the end of the Promotion Period for the Eligible Individual to be entitled to the Gift; and
- c) the Eligible Personal Property Policy is purchased without any entry in the ‘Producer Code’ field on the online purchase path via the link in 1.9.6 b) above.

Table 3: Personal Property

Eligible Personal Property Policies	Plan Type	Gift per Eligible Personal Property Policy	Lucky Draw Chance(s) per Eligible Personal Property Policy
Enhanced Public Housing Contents Insurance	1-year Plan	-	1x
	5-year Plan	One-time general air-conditioner servicing for up to two (2) air-conditioner units located at the same premises	3x
Homes Advantage Package Plan	Classic	One-time general air-conditioner servicing for up to two (2) air-conditioner units located at the same premises	3x
	Superior		
	Premier		
Homes Complete	1-year Plan	-	1x
	3-year Plan	One-time general air-conditioner Servicing for up to two (2) air-conditioner units located at the same premises	3x



Accident and Health

1.9.7. Eligible Individuals who successfully purchase Sapphire Enhanced Choices, Domestic Helper Insurance and/or Advanced Silver (“Eligible Accident and Health Policy”) during the Promotion Period, will be entitled to 3 Lucky Draw Chances and S\$50 worth of Dairy Farm Vouchers provided:

- a) the Eligible Accident and Health Policy is not subsequently cancelled
- b) the purchase is made via www.aig.sg/personal/accident-and-health; and
- c) the Eligible Accident and Health Policy is purchased without any entry in the ‘Producer Code’ field on the online purchase path via the link in 1.9.7 b) above.

For the purchases of Sapphire Enhanced Choices Individual policy and Sapphire Enhanced Choices Spouse policy, only the main policyholder will be eligible to receive the Lucky Draw Chances and the Gift.

Please see Table 4 for details.

Table 4: Accident and Health

Eligible Accident and Health Policies	Gift per Eligible Accident and Health Policy	Lucky Draw Chance(s) per Eligible Accident and Health Policy
Sapphire Enhanced Choices	S\$50 worth of Dairy Farm eVouchers	3x
Domestic Helper Insurance		
Advanced Silver		

2. Details of Weekly Draws and Prizes

2.1. The details of the weekly draws, the Prizes available for each of the weekly draws and the date and time for the draws to be conducted (“Draw Date”) are summarized in Table 5 below.

Table 5: Draw details

Weekly Draw No.	Purchase date of Eligible Policy	Prizes	Draw Date
1 st	9 November 2022 00:00 – 13 November 2022 23:59	Takashimaya Shopping Centre Vouchers worth S\$1,800	8 December 2022 18:00 (the “First Draw”)
		1x iPhone 14 Pro 256GB worth S\$1,819	
		1x Dyson V12 Detect Slim Fluffy worth S\$899	
2 nd	14 November 2022 00:00 – 20 November 2022 23:59	Takashimaya Shopping Centre Vouchers worth S\$1,800	
		1x iPhone 14 Pro 256GB worth S\$1,819	
		1x Dyson V12 Detect Slim Fluffy worth S\$899	
3 rd	21 November 2022 00:00 –	Takashimaya Shopping Centre Vouchers worth S\$1,800	



	27 November 2022 23:59	1x iPhone 14 Pro 256GB worth S\$1,819	19 January 2023 18:00 (the "Second Draw")
		1x Dyson V12 Detect Slim Fluffy worth S\$899	
4 th	28 November 2022 00:00 – 4 December 2022 23:59	Takashimaya Shopping Centre Vouchers worth S\$1,800	
		1x iPhone 14 Pro 256GB worth S\$1,819	
		1x Dyson V12 Detect Slim Fluffy worth S\$899	
5 th	5 December 2022 00:00 – 11 December 2022 23:59	Takashimaya Shopping Centre Vouchers worth S\$1,800	
		1x iPhone 14 Pro 256GB worth S\$1,819	
		1x Dyson V12 Detect Slim Fluffy worth S\$899	
6 th	12 December 2022 00:00 – 18 December 2022 23:59	Takashimaya Shopping Centre Vouchers worth S\$1,800	
		1x iPhone 14 Pro 256GB worth S\$1,819	
		1x Dyson V12 Detect Slim Fluffy worth S\$899	
7 th	19 December 2022 00:00 – 25 December 2022 23:59	Takashimaya Shopping Centre Vouchers worth S\$1,800	
		1x iPhone 14 Pro 256GB worth S\$1,819	
		1x Dyson V12 Detect Slim Fluffy worth S\$899	
8 th	26 December 2022 00:00 – 1 January 2023 23:59	Takashimaya Shopping Centre Vouchers worth S\$1,800	
		1x iPhone 14 Pro 256GB worth S\$1,819	
		1x Dyson V12 Detect Slim Fluffy worth S\$899	
9 th	2 January 2023 00:00 – 8 January 2023 23:59	Takashimaya Shopping Centre Vouchers worth S\$1,800	
		1x iPhone 14 Pro 256GB worth S\$1,819	
		1x Dyson V12 Detect Slim Fluffy worth S\$899	
10 th	9 January 2023 00:00 – 15 January 2023 23:59	Takashimaya Shopping Centre Vouchers worth S\$1,800	
		1x iPhone 14 Pro 256GB worth S\$1,819	
		1x Dyson V12 Detect Slim Fluffy worth S\$899	

- 2.2. The First Draw and the Second Draw will both be conducted at the premises of AIG office at 78 Shenton Way, #09-16 AIG Building, Singapore 079120.
- 2.3. Each Eligible Individual shall only be eligible to win one Prize. Upon being selected to win a Prize, the Eligible Individual will not be eligible for all subsequent draws, even if further Eligible Policies are purchased which would have ordinarily entitled the participant to participate in subsequent draws.
- 2.4. Illustrations:



- a) Customer A purchases a Travel Guard® Direct Single Trip Plan (1 Lucky Draw Chance) on 9 November 2022 and a Domestic Helper Insurance (3 Lucky Draw Chances) on 28 November 2022. Customer A will be entitled to a total of 4 Lucky Draw Chances for the 1st weekly draw.
- b) Customer B is selected to win a Prize in the 1st weekly draw. Customer B later purchases a Homes Advantage Package Plan on 24 December 2022 which would have entitled him to 3 Lucky Draw Chances for the 7th weekly draw. However, as Customer B had already been selected to win a Prize in the 1st weekly draw, he is not entitled to participate in the 7th weekly draw.
- c) Customer C purchases AIG Car Insurance Complete on 30 November 2022 which entitles Customer C to 10 Lucky Draw Chances for the 4th weekly draw. Unfortunately, Customer C is not selected to win a prize in the 4th weekly draw. Customer C also purchased an Advanced Silver policy on 15 December 2022. Customer C is entitled to 3 Lucky Draw Chances for the 6th weekly draw and still stands to win a Prize in that draw.

3. Notification and Redemption of Prizes

- 3.1. Winners selected in the First Draw and the Second Draw will be notified by email (“Redemption Notification”) by 15 December 2022 and 26 January 2023 respectively, at the electronic mailing address which was provided to AIG at the point of purchase of the Eligible Policy. The details of the Winners from the First Draw and the Second Draw will be published on the AIG website at www.aig.sg/yearendgiveaway by 15 December 2022 and 26 January 2023 respectively.
- 3.2. AIG shall not be liable if the delivery of any Redemption Notification to the relevant Winner is unsuccessful.
- 3.3. Prizes are to be personally redeemed by the Winners from 33 Ubi Avenue 3, #07-12, Vertex, Tower B, Singapore 408868 between 10AM to 6PM, Monday to Friday (excluding Public Holidays). At the point of redemption, the Redemption Notification and valid personal identification document (e.g. NRIC/employment pass) must be presented by the Winner for verification. Winners must redeem their Prize within 30 days of the date of the Redemption Notification, failing which, the Prize will be deemed uncollected. AIG reserves the right to deal with any uncollected Prize for any reason in any manner it deems fit.
- 3.4. Upon redemption of the Prize, Winners will not be allowed to cancel the Eligible Policies.
- 3.5. The Prize is not transferable or exchangeable for cash, credit or kind. AIG reserves the right to replace the Prize with other items of similar value without prior notice.

4. Notification and Redemption of Gift and Additional Gift

- 4.1. AIG will send the Gift, and the Additional Gift (where applicable), within six to eight weeks after the end of the Promotion Period, via email or SMS, to the email address or mobile phone number of the Eligible Individual which was provided to AIG at the point of purchase of the Eligible Policy.
- 4.2. The Gift and the Additional Gift are subject to the terms and conditions of the issuer, and AIG will not accept any liability in relation thereto.
- 4.3. AIG shall not be liable if the delivery of the Gift, and the Additional Gift (where applicable), to the relevant Eligible Individual is unsuccessful. AIG reserves the right to deal with any Gift and/or Additional Gift returned to it for any reason in any manner it deems fit.



- 4.4. Once the Gift is emailed, Eligible Individuals to whom the Gifts have been emailed to will not be allowed to cancel their policies.
- 4.5. The Gift and/or the Additional Gift is not transferable or exchangeable for cash, credit or kind. AIG reserves the right to replace the Gift and/or the Additional Gift with other items of similar value without prior notice.

5. General Conditions

- 5.1. By participating in the Promotion, you agree to be bound by these terms and conditions ("T&Cs").
- 5.2. AIG reserves the sole and absolute right to do the following at any time:
 - (a) disqualify any person from his/her participation in the Promotion for any reason whatsoever; and/or
 - (b) disqualify any person from receiving any Gift, Additional Gift, Lucky Draw Chances or Prize under the Promotion for any reason whatsoever.
- 5.3. Without prejudice to the generality of clause 5.2 above, non-compliance with these T&Cs and/or the breach of any other requirements communicated by AIG to the Eligible Individuals may, at AIG's sole and absolute discretion, result in the immediate disqualification of said person from participating in the Promotion.
- 5.4. AIG's decision on all matters relating to the Promotion will be at its sole and absolute discretion and will be final and binding on all parties, and no correspondence shall be entered into in relation to the same.
- 5.5. AIG reserves the right to extend or terminate the Promotion, and to vary, delete or add to any of these T&Cs at any time without notice, and at its sole and absolute discretion.
- 5.6. By participating in this Promotion, it is agreed that any information collected or held by AIG (whether contained in the application form or otherwise obtained) may be processed, used and disclosed by AIG, its associated individuals/companies and/or any independent third parties, to carry out the implementation and administration of the Promotion. Policyholders may opt out of participating in the Promotion via the link [here](#).
- 5.7. AIG shall not be liable in any manner for any claims, losses, damages or expenses arising out of, or relating to (i) the Promotion or the use of the Gift, Additional Gift or Lucky Draw Prize (ii) the quality and functionality of the Prize (including but not limited to any inherent defect); and (iii) the fitness for purpose of the Prize. For the avoidance of doubt, AIG is not the supplier of the Gifts, Additional Gifts or Prizes and/or services redeemed/purchased using the Gifts and/or Additional Gifts and will not accept any liability in relation thereto.
- 5.8. AIG assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication, which may result in any Eligible Policy not being purchased during the Promotion Period.
- 5.9. These T&Cs shall be governed by and construed in accordance with the laws of Singapore. The Courts of Singapore shall have exclusive jurisdiction over any disputes arising from this Promotion and these T&Cs, including the validity and enforceability thereof.
- 5.10. In the event of any inconsistency between these T&Cs and any promotional materials relating to the Promotion, these T&Cs shall prevail.
- 5.11. AIG's Travel Guard Direct, AIG Car Insurance Collision Only, AIG Car Insurance Complete, Enhanced Public Housing Contents Insurance, Domestic Helper Insurance and Advanced Silver are protected



under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for these policies 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).

5.12. The statement below only applies to Basic Benefits:

AIG's Sapphire Enhanced Choices is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for these policies 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).

5.13. The statement below is applicable to individual policyholders only:

AIG's Homes Advantage Package and Homes Complete are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for these policies 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).