



Allianz Insurance Singapore Pte. Ltd.

TERMS AND CONDITIONS FOR ALLIANZ PRODUCT PROMOTION (“PROMOTION TERMS”)

1. This Allianz Product Promotion (“Promotion”) is organised by Allianz Insurance Singapore Pte. Ltd. (“Allianz”).
2. This Promotion is valid from 15th January 2024 to 31th March 2024, both dates inclusive (“Promotion Period”).
3. By participating in this Promotion, you hereby agreed to be bound by these Promotion Terms.
4. Eligible products include Allianz Accident Protect Plus, Allianz Home Protect, Allianz Cancer Protect, Allianz Hospital Income Protect and Allianz SMART SME.

Promotion

5. If you buy an eligible Allianz product (the “Policy”) on the Allianz website during the Promotion Period, you will be entitled to the following discount (the “Discount”) upon successful issuance of the Policy when using the relevant promo code (the “Promo code”).

Eligible Product	Discount	Promo Code
Allianz Accident Protect Plus	20%	PA20C
Allianz Home Protect	25%	HOME25D
Allianz Cancer Protect	25%	CAN25D
Allianz Hospital Income Protect	20%	HOSP20C
Allianz SMART SME	30%	AZ30%SSME

6. Only the main policyholder will be entitled to the Discount. Application for the Policy (“Application”) and insurance premium payment for the Policy must be received and accepted by Allianz during the Promotion Period to be entitled to this Promotion.
7. This Promotion is applicable to new applications only during the Promotion Period and will not be valid with other promotions, discounts, offers, vouchers, rebates or privileges, unless otherwise stated.

General Terms

8. Allianz Accident Protect Plus, Allianz Home Protect, Allianz Cancer Protect, Allianz Hospital Income Protect and Allianz SMART SME are underwritten by Allianz.
9. Purchase of the Policy is subject to Allianz’s policy terms and conditions, and acceptance.
10. Allianz may at any time, without any prior notice or liability to you and the Policyholder, vary these Promotion Terms or withdraw or discontinue this Promotion at any time. The decision of Allianz on all matters relating to this Promotion, including determining your eligibility to participate, shall be at their absolute discretion and will be final and binding.
11. In the event of any inconsistency between these Promotion Terms and any brochures, marketing or promotional materials relating to this Promotion, these Promotion Terms shall prevail.

12. A person who is not a party to these Promotion Terms has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these Promotion Terms.
13. These Promotion Terms are governed by and construed in accordance with the laws of the Republic of Singapore, and you agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
14. 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 Allianz or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
15. All information is correct as of 20th December 2023.

Disclaimers

This document is not a contract of insurance and reference should be made to the actual policy for the exact terms and conditions applicable. It does not constitute an offer to buy or sell an insurance product or service. It is also not intended to provide any insurance or financial advice. All insurance products described in this document are products of and underwritten by Allianz.

This advertisement has not been reviewed by the Monetary Authority of Singapore.

TERMS AND CONDITIONS FOR #Unlock2024sBestMoments Social Media Campaign on Instagram

1. The #Unlock2024sBestMoments Social Media Campaign (“Campaign”) is organised by Allianz Insurance Singapore Pte. Ltd. (“Allianz”).
2. The campaign period shall be between Monday, 15 January 2024 and Wednesday, 14 February 2024, both dates inclusive (the “Campaign Period”).
3. Subject to the terms and conditions below, this Campaign is open to all Singapore residents (“Participants”) except Allianz employees, intermediaries and employees of intermediaries of Allianz and agencies involved in organizing this Campaign.
4. By participating in this Campaign, Participants hereby agree to be bound by these Campaign Terms and Conditions.

Campaign Terms and Conditions

5. Participants are to comment what’s the one big thing they hope to do in 2024 on our campaign post on our Instagram page at <https://www.instagram.com/allianz.sg>, within the Campaign Period. Participants must also tag a friend within the same comment and be following Allianz on the respective social media platform that they are participating on.
6. Each Participant who successfully completes the above qualifies with 1 chance to be picked as one of three winners.
7. Each Participant gets 1 chance per post.
8. The closing time for consolidation of participating comments shall be 2359hrs, 14 February 2024 Singapore time. Comments posted after this date and time will not be considered.
9. The Campaign Prize (“Prize”) shall be a pair of entry tickets to Universal Studios Singapore worth S\$83 each. There will be a total of 3 pairs of tickets given away.
10. 3 Prize winners will be picked from the consolidated pool of qualified entries via a computerised draw.
11. The draw will take place on 19 February 2024 at 3pm witnessed by an independent auditor
12. After the draw, the list of Prize winners will be appended onto this document. Please refer to Annex 1.
13. The winners will also be notified via direct message on the respective social media platform that they have participated on, of the Prize that they have won. Winners consent to being contacted via direct message and consent to providing their personal emails and contact details to Allianz for the purposes of claiming the prize. Each Participant may submit multiple entries but shall only be entitled to one Prize. Allianz may deal with any unclaimed Prizes in any manner it deems fit.
14. Allianz reserves the right to at its sole and absolute discretion replace the Prizes with items of similar value (“Replacement Item”) at any time without prior notice.

15. Allianz shall not be liable to any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs, and expenses or for any special or consequential damages or losses in connection with, related to or resulting from this Campaign, the Prizes or the Replacement Item (if any).
16. Allianz's decision on all matters relating to this Campaign (including the determination of the winners, the Prize, and/or the Replacement Item(s)) shall be final, conclusive, and binding. Allianz reserves the right to disqualify any entry that it deems inappropriate, offensive, unsuitable, or detrimental to the Allianz branding. No appeal will be entertained. In addition, each Participant agrees to immediately remove or take down any posts containing the visuals generated for this Campaign and/or any reference to Allianz upon being notified by Allianz.
17. Allianz is not the manufacturer or merchant of the Prize or any Replacement Item and provides no warranty in respect of it. Allianz is not an agent of the third-party vendors providing the prize items. Allianz shall not be responsible for any warranties, expressed or implied, including implied warranties of merchantability, and fitness for a particular purpose and against infringement of intellectual property rights in respect of the Prize items or any Replacement Item.
18. The social media platform Instagram are not in any way affiliated with or involved in the Campaign. The Campaign is not sponsored, endorsed or associated with such platforms. All participants agree to be bound by the terms of the social media platforms on which the entries are posted.
19. No joint venture, sponsorship, tie-up, agency, or any other relationship is intended or created between Allianz and the manufacturer or merchant of the Prizes or any Replacement Item, or any other party or its products. Neither is this Campaign intended or deemed to be a connection with or use of the brand name of the Prizes or any Replacement Item, or any other party or its products.
20. The merchants of the Prizes or Replacement Items may impose additional terms and conditions for redemption and use of such Prizes and Replacement Items, and the winners agree to comply with such additional terms and conditions. Allianz is not obliged to assist or act on the participants' behalf in communicating with the merchants for any reason whatsoever.
21. The Prize and Replacement Items are not exchangeable for cash or any benefit in kind.
22. This Campaign is not valid in conjunction with any other promotion or discount unless otherwise stated by Allianz.
23. Each Participant grants to Allianz a non-exclusive, royalty-free, irrevocable, transferable, worldwide, and perpetual license to use, reproduce, reformat, modify, edit, publish, publicly display, screen, distribute and sub-license the contents in the entry (including the name of the Participant) in this Campaign for any purpose Allianz may deem necessary, including without limitation for the purposes of publicity, advertising or marketing.
24. By participating in this Campaign, each Participant agrees and consents that Allianz, its related corporations, authorised service providers (including the merchant of the Prizes and Replacement Items) and relevant third parties may for the purpose of administering this Campaign, the Prizes and/or the Replacement Items and for publicity, advertising, and marketing, collect, use and/or disclose the participants' personal data in accordance with the provisions of the Personal Data Protection Act 2012 and Allianz's Privacy Policy, available at <https://www.allianz.sg/Privacy-Policy.html>.

25. All trademarks, graphic symbols, logos, or intellectual property contained in any materials used in this Campaign are the property of their respective owners. The trademark, logo, and graphic symbols of Allianz and its affiliates and materials containing the same (including the visuals provided by Allianz to the participants) are the intellectual property of Allianz. Allianz grants the participants a revocable, limited, royalty-free license to use the provided visuals only for the purpose and duration of this Campaign.
26. Where a participant is below the age of 18, consent from his/her parents or legal guardians for participation in this Campaign and acceptance of these terms and conditions must be obtained. Allianz reserves the right to request proof of such consent and may forfeit any entries to this Campaign and/or any Prizes if it is unable to do so.

General Terms

27. Allianz may at any time, without any prior notice or liability to the Participants, vary these Campaign Terms or withdraw or discontinue this Campaign at any time. The decision of Allianz on all matters relating to this Campaign, including determining any Participant's eligibility to participate, shall be at Allianz's absolute discretion and will be final and binding.
28. In the event of any inconsistency between these Campaign Terms and any brochures, marketing, or promotional materials relating to this Campaign, these Campaign Terms shall prevail.
29. A person who is not a party to these Campaign Terms has no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these Campaign Terms.
30. These Campaign Terms are governed by and construed in accordance with the laws of the Republic of Singapore, and all participants agree to submit to the exclusive jurisdiction of the courts of the Republic of Singapore.
31. All information is correct as at 15 January 2024.

Disclaimers

This advertisement has not been reviewed by the Monetary Authority of Singapore.

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