

Insure & Travel Promotion - Lucky Draw Contest Terms and Conditions

- 1 The Insure & Travel Promotion Lucky Draw (the “Draw”) is conducted by United Overseas Insurance Limited (“UOI”).
- 2 To be eligible for the Draw, a customer must have bought and paid for an Insure & Travel policy from UOI (the ‘Policy’) between 1 October 2008 and 31 December 2008 (both dates inclusive).
- 3 Each approved and fully paid Policy is eligible for one (1) qualifying chance, whether the Policy is a Per Trip Plan or an Annual Plan.
- 4 Staff of UOI and United Overseas Bank Limited Group and their immediate family members (ie. parents, spouse and children) are not eligible for the Draw.
- 5 To redeem the prize, the NRIC/ Passport numbers of winner(s) must be the same as stated in the Insurance Certificate/ Policy.
- 6 The First Prize winner will receive a UOB Travel Planners travel voucher worth S\$1,500. Three (3) Consolation Prize winners will each receive a UOB Travel Planners travel voucher worth S\$500. The travel vouchers are valid for one (1) year. Each winner will also receive one (1) coupon which entitles him/her to purchase another Insure & Travel Per Trip Plan at only S\$1 using a UOB Credit / Debit Card. This coupon is valid for one trip **only** and must be used by 30 June 2009. The maximum number of days for a Per Trip Plan is 185 days or such other number of days as specified in the Policy to be issued. The travel voucher and the coupon are not transferable.
- 7 The Draw will be conducted at UOI’s business premises, 3 Anson Road, #28-01 Springleaf Tower Singapore 079909 on 30 January 2009 at 3.00pm and is open to the public for viewing. It will be witnessed by one Manager and two Executive staff of UOI.
- 8 During the Draw, UOI reserves the right to draw a number of “reserve winners” to replace any winner subsequently disqualified. The number of “reserve winners” and the manner of replacement will be made at UOI’s discretion.
- 9 UOI reserves the right to substitute or replace the prize with any other prize of equal or similar value without prior notice. The winner is not entitled to request for a substitution of prize or cash in lieu of the awarded prize.
- 10 All winners will be notified in writing by ordinary post. The notification letter will be mailed to the address written on the Certificate/ Policy.
- 11 All prizes must be claimed within two (2) months of the announcement of the winners, failing which the prizes or their equivalent value shall be donated to the Community Chest or such other charity as may be approved by the regulatory authority. The winner whose prize has been forfeited is not entitled to any compensation notwithstanding non-receipt of notification that he is a winner.
- 12 UOI’s decision is final and no correspondence will be entertained.
- 13 The winner agrees that UOI, UOB Limited and UOB Travel Planners Pte Ltd may disclose and publish his/her name and any of his/her other particulars (including photographs) in any manner they think fit for publicity purposes and agrees to participate in the activities organised for these purposes.

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- 14 The redemption of any prize shall constitute a purchase of goods and services by the person redeeming the prize from the merchant supplying the goods or services, and UOI assumes no liability or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the redeemed goods or services. UOI is not an agent of the merchant. Any dispute over the quality of the goods or services supplied must be resolved directly with the merchant. The merchant supplying the goods or services may impose conditions for the redemption of the prize. UOI will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the prizes.
- 15 A person who is not a party to these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap. 53B) to enforce any of these Terms and Conditions.
- 16 UOI reserves the right to amend, withdraw or revise the Terms and Conditions or disqualify entries submitted for the Draw at any time in its absolute discretion without prior notice and disclaim all liability in relation to the Draw.
- 17 In the event of any inconsistency between these Terms and Conditions and any brochures, marketing or promotional materials relating to the Draw, these Terms and Conditions shall prevail.
- 18 The terms of this Draw will be governed by and construed in accordance with the laws of the Republic of Singapore.