

Free 1-year Travel Insurance by Singlife

Policy feature	Maximum amount payable per insured per trip
Personal Accident Protection	
Accidental Death	S\$50,000
Accidental Permanent Disablement	
Accidental Burn Benefit	
Accidental Death and Permanent Disability due to War	
Travel Inconvenience	
Delayed Departure	S\$400 S\$100 for each consecutive 6-hour delay
Delayed Baggage	S\$400 S\$100 for each consecutive 6-hour delay both overseas and S\$100 after 6 hours of delay when arriving in Singapore.
Diversion of Journey	S\$400 S\$100 for each consecutive 6-hour delay
Missed Departure or Connection	S\$400 S\$100 for each consecutive 6-hour delay
Free Extensions	
Disappearance	Yes
Drowning or Suffocation by Smoke, Poisonous Fumes or Gas	
Motorcycling	

For full coverage details, visit:

<https://singlife.com/content/dam/public/sg/documents/travel/product-summary.pdf>

These policies are underwritten by Singapore Life Ltd. HomeTeam NS is not an insurance agent/intermediary and cannot solicit any insurance business, give advice, recommend any product or arrange any insurance contract. Please direct all enquiries to Singapore Life Ltd. This is published for general information only. This is not an insurance contract. Full details of the standard terms and conditions of these policies can be found in the relevant policy contracts. These policies are 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 Singapore Life Ltd or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg). Information is accurate as at 29 July 2023.

Terms and Conditions

1. This promotion for free 1-year Travel or Home insurance (the "Free Insurance Policy") is valid with any application for free HomeTeamNS membership (the "Promotion") from 1 August 2023 until 31 July 2024 (both dates inclusive) (the "Promotion Period").
2. To be eligible for this Promotion, you need to meet the following criteria to qualify:
 1. You must be either an Ordinary or Associate member of HomeTeamNS ("Member");
 2. You must be between the ages of 16 to 70 during the Promotion Period; and
 3. You agree to be contacted by Singapore Life Ltd. ("Singlife") about the Free Insurance Policy that is underwritten by Singlife.
3. After you complete the membership registration with HomeTeamNS under this Promotion, Singlife will contact you regarding the Free Insurance Policy. Singlife reserves the right to verify if the Member is eligible for the Free Insurance Policy.
4. The Free Insurance Policy will start 14 days from the date of application, and the policy terms and conditions will apply.
5. A Member must ensure that accurate and valid particulars (including your mobile number and email address) are provided to HomeTeamNS. Singlife will not be liable if it is not able to contact a Member for the Free Insurance Policy application as a result of inaccurate particulars given by a Member (including wrong mobile number or email address provided).
6. Each Member is entitled to one Free Insurance Policy only during the Promotion Period, regardless of policy type selected.
7. This Promotion cannot be exchanged for cash or other products.
8. This Promotion is non-transferable, non-replaceable, non-cumulative and cannot be used in conjunction with any other promotions, offers, rewards, loyalty programmes and/or discounts.
9. By participating in this Promotion, you consent to HomeTeam NS collecting, using, disclosing and transferring your personal data and other information (i.e., full name, mobile number, email, date of birth, date of consent, choice of insurance and member type) to Singlife for the purposes of contacting you about the Free Insurance Policy that is underwritten by Singlife.
10. Singlife reserves the right in its sole and absolute discretion from time to time to vary, amend, delete or add to any of these terms and conditions, or to terminate or suspend the Promotion at any time without notice, reference or liability to any person or party.
11. Singlife 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 (including any special or consequential damages or losses) in connection with, related to or resulting from this Promotion.
12. By participating in this Promotion, you accept that Singlife's decision on all matters relating to the Free Insurance Policy under this Promotion, is final and binding on you. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
13. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
14. The terms of the Promotion will be 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.

Disclaimers:

1. This 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.
2. Neither the advertisement of the Promotion nor the terms here have been reviewed by the Monetary Authority of Singapore.

All information is correct at the time of print.

HomeTeamNS is not an agent of the merchant/partner. HomeTeamNS does not assume any responsibility or liability for the actions, products and services of all these and any other merchants/partners. In the event of a dispute arising out of or relating to this promotion, it is to be settled directly with respective merchant.