



AAS x AIG Homes Complete Promotion – Terms and Conditions

1. Eligibility

- 1.1. The AAS x AIG Homes Complete Promotion (the “Promotion”) is organised by AIG Asia Pacific Insurance Pte. Ltd. (“AIG”). It will be held from 9 September 2020 to 30 November 2020, both dates inclusive (the “Promotion Period”). For the avoidance of doubt, the AAS Insurance Agency Pte Ltd (“AAS”) is not an organiser of the Promotion nor is it involved in the supply of the gifts.
- 1.2. The Promotion will be administered and run by AIG and is only open to Automobile Association of Singapore members, who are Singapore residents (“Eligible Individuals”).
- 1.3. Eligible Individuals who successfully purchase a valid 3-year AIG Homes Complete Plan (“Policy”), during the Promotion Period will be entitled to a S\$23 discount on the premium payable the Policy purchased and a S\$100 Dairy Farm voucher (the “Gift”) provided (a) the policy is not subsequently cancelled, and (b) the purchase is made via the link at www.aas-insurance.com.sg/Homes-Complete. The policy must be valid at the time when the Gift is redeemed. More details on the redemption of the Gift are set out in Section 2 below.
- 1.4. This Promotion is not valid in conjunction with any other promotions, discounts or offers offered by either AAS or AIG.
- 1.5. Employees of AAS and AIG, and their immediate family members are not eligible to participate in the Promotion.

2. Notification and Redemption of Gift

- 2.1. AIG will send an email or SMS for the redemption of the Gift (“Redemption Notice”) within six weeks from the end of Promotion Period to the electronic mailing address or mobile phone number of the Eligible Individual which was provided to AIG at the point of purchase of the policy.
- 2.2. The Gift is subject to the terms and conditions of the issuer, and AIG will not accept any liability in relation thereto.
- 2.3. AIG shall not be liable if the delivery of any Redemption Notice to the relevant Eligible Individual is unsuccessful. AIG reserves the right to deal with any Gift returned to it for any reason in any manner it deems fit.
- 2.4. Once the Redemption Notices are sent, Eligible Individuals who have redeemed the Gift will not be allowed to cancel their policies.
- 2.5. The Gift is not transferable or exchangeable for cash, credit or kind. AIG reserves the right to replace the Gift with other items of similar value without prior notice.

3. General Conditions

- 3.1. By participating in the Promotion, you agree to be bound by these terms and conditions (“T&Cs”).
- 3.2. 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 under the Promotion for any reason whatsoever.
- 3.3. Without prejudice to the generality of clause 3.2 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.



- 3.4. 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.
- 3.5 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.
- 3.6 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](#).
- 3.7 AIG shall not be liable in any manner for any claims, losses, damages or expenses arising out of, or relating to, the Promotion or the use of the Gift. For the avoidance of doubt, AIG is not the supplier of the products and/or services redeemed/purchased using the Gift and will not accept any liability in relation thereto.
- 3.8 AIG assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication, which may result in any Policy not being purchased during the Promotion Period.
- 3.9 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.
- 3.10 In the event of any inconsistency between these T&Cs and any promotional materials relating to the Promotion, these T&Cs shall prevail.
- 3.11 AIG's Homes Complete Plan 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).