

Complimentary 12-month Home Contents Insurance Terms and Conditions:

1. When you sign up for the Program, you will be eligible for a 12 months Complimentary Home Contents coverage up to S\$5,000 during the period of insurance, subject to the terms and conditions of the policy (the "Complimentary 12-month Home Contents Insurance").
2. This promotion is valid from 01 August to 31 December 2020.
3. To be eligible for this Complimentary 12-month Home Contents Insurance, you also need to be:
 - a. Singapore Citizen or Singapore Permanent Resident or a Work Permit, Employment Pass, Dependent's Pass or S Pass holder.
 - b. Aged 21 and above.
 - c. The House Owner and/or Tenant occupying the insured premises.
 - d. The Property to be Insured has not suffered any loss, damage or accident, over the last 3 years.
4. HL Assurance may contact you via voice call ("Service Call") to inform you of the insurance coverage. However, your enrolment will be rejected without notification should you fail to satisfy the criteria in point 3.
5. All enrolments will be subject to HL Assurance's approval and terms and conditions.
6. HL Assurance reserves the right to withdraw the Complimentary 12-month Home Contents Insurance at any time by giving you one (1) months' notice.
7. Additional terms and conditions may apply at the sole discretion of HL Assurance.
8. You agree to our Policy on Personal Data, that all personal data provided to us will be subjected to such Policy, as may be varied from time to time. Please refer to HL Assurance's Personal Data Policy at www.hlas.com.sg for more information.
9. Complimentary 12-month Home Contents Insurance is underwritten and distributed by HL Assurance Pte Ltd.
10. This is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the Policy and will be sent to you upon acceptance of your application by HL Assurance Pte. Ltd.
11. 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 HL Assurance or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.or.sg).