



Unisure Travel Insurance Promotion - Lucky Draw Contest Terms and Conditions

- 1 The Draw is conducted by United Overseas Insurance Limited (*herein known as UOI*).
- 2 To be eligible for this Lucky Draw (*herein known as the Draw*), customer must have successfully applied for Unisure Travel Insurance (*herein known as Unisure*) from **22.10.2007 to 31.12.2007** and the insurance premium fully paid.
- 3 Each approved and fully paid policy is eligible for one (1) qualifying chance.
- 4 Staff of UOI and their immediate family members (ie. spouse and children) are not eligible for the Draw. Insured who purchase Unisure for their staff under the Group policy or Corporate name for either single trip or annual plan will not be eligible.
- 5 The NRIC/ Passport numbers of winner(s) must be the same as per stated in the Insurance Certificate/ Policy.
- 6 The Prizes are:
Top three (3) Prizes: Panasonic HDD camcorder, retail price at S\$1,299 each
Five (5) Consolation Prizes: Panasonic Lumix DMC-FX30 digital camera, retail price at S\$499 each
- 7 The Draw will be conducted at 3 Anson Road, #28-01 Springleaf Tower Singapore 079909 on **31.01.2008 at 3:00pm** and shall be open to public. It will be witnessed by one Manager and 2 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 shall not request for a substitution of prize or cash in lieu of the awarded prize. The Prizes are also not transferable.
- 10 All winners will be notified in writing by ordinary post. The mailing address will be the same as shown in the Certificate/ Policy.
- 11 All prizes must be claimed within 2 months of the announcement of the winners, otherwise 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.
- 12 The management of UOI’s decision is final and no correspondence will be entertained.
- 13 The winner agrees that UOI may disclose and publish his/her name and any other of his/her particulars (including photographs) in any manner it thinks fit for publicity purposes and to cooperate with and participate in the activities organized by UOI for these purposes.
- 14 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.



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- 15 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 about the quality or service standard must be resolved directly with the merchant. The merchant supplying the goods or services may impose conditions for the redemption of the prize. The winner and any other person who benefit from the prize accept and enjoy the prize at their own risk. UOI will not be responsible for any injury, loss or damage suffered as a result of the redemption or usage of the prize.
- 16 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 of these Terms and Conditions
- 17 UOI reserves the right to amend, withdraw or revise the Terms and Conditions or cancel or invalidate entries from the Draw at any time in its absolute discretion without notice. In such event, UOI shall not have any liability whatsoever.
- 18 The terms of this Draw will be governed by and construed in accordance with the laws of the Republic of Singapore.