

## TERMS AND CONDITIONS

### **AVIVA'S 20% PREMIUM DISCOUNT PROMOTION FOR MYPROTECTOR-TERM PLAN II INCLUDING TPD ADVANCE COVER PLUS II, CI ADVANCE COVER PLUS III AND EARLY CRITICAL ILLNESS COVER II RIDERS (the "Promotion")**

1. Only Qualifying Customers are eligible for the Promotion.
2. To be a "Qualifying Customer":
  - a) You must apply for Aviva Ltd's MyProtector-Term Plan II (the "Qualifying Plan") with or without its eligible riders: TPD Advance Cover Plus II, CI Advance Cover Plus III and Early Critical Illness Cover II ("Qualifying Riders");
  - b) Your application for the Qualifying Plan and Qualifying Riders (if applicable) must be signed from 15 October 2020;
  - c) You must meet the minimum qualifying Sum Assured of \$500,000 (in contract currency) per policy (the "Minimum Sum Assured") for the Qualifying Plan.
  - d) Premium discount calculation is based on 20% perpetual premium discount offer on:
    - Qualifying Plan; and
    - Qualifying Riders (if applicable).
3. This Promotion is ongoing until further notice. Changes will be updated on Aviva Ltd's website: [www.aviva.com.sg/en/promotion/myprotector-term-plan-promotion/](http://www.aviva.com.sg/en/promotion/myprotector-term-plan-promotion/).
4. You will enjoy the 20% discount on premiums of the Qualifying Plan and Qualifying Riders throughout the premium payment term as long as the Sum Assured for the Qualifying Plan continues to meet the Minimum Sum Assured requirement. In the event that the Sum Assured of the Qualifying Plan falls below the Minimum Sum Assured, the 20% premium discount will cease, and you will no longer have any premium discount on both the Qualifying Plan and Qualifying Riders (if applicable) and shall be charged the full premium for your policy and applicable riders.
5. For customers who are purchasing a Qualifying Plan with a renewable term, the 20% perpetual premium discount will still be applicable for the renewed term. Premiums payable will be calculated based on the prevailing premium rates at the time of renewal.
6. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
7. Aviva Ltd reserves the right to change or withdraw the Promotion at our absolute discretion at any time without notice or liability.
8. Discount is given on a per policy basis, subject to underwriting.
9. The discount is not exchangeable for cash, credit or any other item in part or in whole.

10. In the event of any cancellation of the policy where a refund is applicable, only the premiums paid (which excludes the amount on the discount) will be returned.
11. By participating in this Promotion, you accept that Aviva Ltd's decision on all matters relating to the 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.
12. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act (Cap.53B) to enforce any of these terms and conditions.
13. 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.
14. The Qualifying Plan is underwritten by Aviva Ltd.
15. Please refer to your policy contract for all other terms and conditions governing your insurance policy.
16. Information is correct at the time of publishing.