

TERMS AND CONDITIONS FOR AVIVA LTD'S "SERVICEMAN APPRECIATION" CAMPAIGN PROMOTION (the "PROMOTION")

TERMS AND CONDITIONS FOR DENGUE COVERAGE

1. Only Qualifying MINDEF and MHA Personnel are eligible for a Free Dengue coverage ("Plan").
2. To be a "Qualifying MINDEF and MHA Personnel":
 - a) you must be eligible for cover under the MINDEF MHA Group Insurance Scheme under the following categories:
 - i. Full-time National Servicemen (NSFs); or
 - ii. Operationally Ready National Servicemen (NSmen)* ; or
 - iii. Regulars (Full-time, Part-time and Contract Service) servicemen; or
 - iv. Public Officers working with MINDEF or MHA; or
 - v. Volunteers; or
 - vi. Employee (Full-time, Part-time and Contract Service) of MINDEF/MHA affiliated entities
 - * NS Men (Officers for MINDEF; Senior Officers for MHA) who currently do not hold any MINDEF Group Insurance must be below age 50 years and (Non-officers for MINDEF; Junior Officers for MHA) must be below age 40 years ; and
 - b) your application for the Plan must be signed between 01 July 2021 and 31st August 2021 (both dates inclusive) and submitted to us by 31st August 2021.

For avoidance of doubt, spouses and dependants of the Qualifying MINDEF and MHA Personnel are not eligible for the Promotion.

3. Subject to paragraph 6 below, the Qualifying MINDEF and MHA Personnel will be eligible for the Plan and covered for the period set out in the Policy Schedule.
4. Only the first 15,000 Qualifying MINDEF and MHA Personnel will be eligible for the Plan and Aviva Ltd's decision on the Promotion and the Plan shall be final.
5. Each Qualifying MINDEF and MHA Personnel will only be entitled to one (1) Plan.
6. All applications for the Plan are subject to such policy terms and conditions as Aviva may impose. Validity of the Plan will be stated in the Policy Schedule.
7. Aviva will only issue the Policy Schedule via email to the Qualifying MINDEF and MHA Personnel within three (3) months. If the criteria in Clause 1 above is not fulfilled, claims will not be paid. The Qualifying MINDEF and MHA Personnel must ensure that their email records with Aviva is valid. No replacement of the Policy Schedule will be given if invalid or inaccurate email addresses are provided.
8. The Promotion is not valid with other offers, bundles or promotions unless stated otherwise.
9. Aviva reserves the right to amend, add, withdraw or supplement the Plan and Gift at any time without notice or liability.
10. The Plan and Gift is not transferable and are not exchangeable for cash, credit or any other item in part or in whole and is not replaceable. Aviva reserves the right to replace the Plan and Gift with another plan or gift at its absolute discretion, at any time without prior notice.
11. By participating in this Promotion, you consent under the Personal Data Protection Act (Cap 26 of 2012) ("Act") to the collection, use and disclosure of your personal data by/to Aviva and such other third party for the purpose of the Promotion, including the third parties

administering the redemption, or any third parties that Aviva may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion.

12. By participating in the Promotion, you accept that Aviva’s decision on all matters relating to the Promotion and the Plan 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 (Cap.53B) 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.
15. All information is accurate at the time of print.

TERMS AND CONDITIONS FOR “JIO YOUR FRIENDS”

16. Qualifying referrer and referee are each eligible for a S\$10 Wogi electronic shopping voucher^ (Gift) when the qualified referee successfully signs up for the Free Dengue coverage (“Plan”), limited to 15,000 Gifts only.
17. To be “Qualifying Referrer and Referee”:

Qualifying Referrer	Qualifying Referee
<ul style="list-style-type: none"> • You must be a Qualifying MINDEF and MHA Personnel who successfully signed up for the Plan; • You must refer a Qualifying MINDEF and MHA Personnel who successfully sign up for his Plan; and • The Qualifying Referee must key in your mobile number which was used to sign up for your Plan. 	<ul style="list-style-type: none"> • You must be a Qualifying MINDEF and MHA Personnel who successfully signed up for the Plan; • You must key in the mobile number of the Qualifying Referrer when you sign up for the Plan. The mobile number must be identical to the mobile number which the Qualifying Referrer used to sign up for his Plan.

18. Each Referrer can receive up to a maximum of 10 x \$10 vouchers for each qualifying referee.
19. Aviva Ltd makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to the Gift. Any dispute about the Gift must be resolved directly with the supplier of the Gift. Aviva Ltd is not liable for any injury, claim, loss or damage whatsoever arising in connection with the Gift.
20. Aviva Ltd will only issue the Gift to the Qualifying Referrers and Referees. The Gift will be sent via SMS within three (3) months after the policy for the Plan is issued. Validity of the Gift will be stated on the Gift upon issuance. Aviva Ltd is not obliged to replace any Gift expired or lost.
21. Aviva Ltd will not be liable for undelivered Gifts resulting from inaccurate phone numbers or information provided by Qualifying Referrers and Referees.
22. Aviva Ltd reserves the right to deduct an administrative fee of S\$10.00 from the Gift value for every reissuance of Gift approved by Aviva Ltd.
23. Gifts may be used for products from selected vendors. The full list of selected vendors can be found at www.wogi.sg/buy-gift-cards
24. Paragraphs 8 to 15 of the General Terms and Conditions set out above apply.