

**FAQs for Aviva Car Insurance Promotions
“Free S\$150 CapitaVoucher – Brand New Car” Promotion**

1. How do I take part in this promotion?

Ans: To take part in this promotion, all you have to do is buy your car insurance for your brand new car online. On purchase of your car insurance, your details would have been automatically logged into the system for the S\$150 voucher eligibility. There will be no form filling needed.

2. I have purchased the car insurance policy, how do I get my voucher?

Ans: On purchase of your car insurance policy, your details have been automatically logged into the system for the S\$150 voucher eligibility. There will be no form filling needed. We will send an email to the email address as declared in your car insurance application notifying you that your application is successful. A redemption email will be sent to you 30 days after your policy inception date for collection of your voucher at the Customer Service counter of any of the participating CapitaLand Mall.

3. Can I enjoy this promotion if I am an existing Aviva car insurance policyholder?

Ans: Yes, you can enjoy the promotion as long as the car you are insuring is a brand new car and is registered within the campaign period, 1 October 2016 to 31 December 2018.

4. How can I check on my voucher status?

Ans: You may call us at 6827 9966 or email us at personal_insurance@aviva.com.sg for enquiries.

5. How will I know when the redemption email is sent to me?

Ans: We will be sending the redemption email to the address as declared in your car insurance application. If you have not received your redemption email 60 days after your policy inception date, please inform us.

6. What kind of vouchers is Aviva giving out?

Ans: We will be giving away CapitaVouchers.

7. Are there any terms and conditions to the CapitaVoucher?

Ans: The Terms and Conditions Governing the “Free S\$150 CapitaVoucher – Brand New Car” Promotion as well as Terms and Conditions reflected on the voucher shall be applicable to this promotion.

8. Is this a scam?

Ans: This is not a scam. We are offering a special promotion for a limited time to brand new car drivers.

9. How will you know that I'm eligible for this promotion?

Ans: Our system will capture your details and match your declared registration date for the brand new car to confirm your eligibility for this promotion. If successful, we will send an email to the email address as declared in your car insurance application notifying you that your application is successful.

10. What if I am eligible for more than one promotion?

Ans: You may choose to use one (1) of the below mentioned promotions relating to Aviva's Car Insurance with the "Free S\$150 CapitaVoucher – Brand New Car" Promotion and is subjected to relevant terms and conditions of the chosen promotion.

Promotions	
1	15% Discount for MINDEF & MHA Group Insurance customers
2	15% Discount for MyShield / MyCare / Term customers
3	S\$150 CapitaVoucher for Dual-Year Plan

For further clarifications and assistance, you may call us at 6827 9966 or email us at personal_insurance@aviva.com.sg.

11. When can I collect the voucher?

Ans: A redemption email will be sent to you 30-60 days after your policy inception date for collection of your voucher at the Customer Service counter of any of the participating CapitaLand Mall.

12. Where can I collect the voucher from?

Ans: The voucher can be collected at the Customer Service counter of any of the participating CapitaLand Mall.

13. What will I need to do before collecting the voucher?

Ans: We will need you to present the original redemption email together with your identity card for verification. You will be required to acknowledge in signature that you have collected the voucher.

“Free S\$150 CapitaVoucher – Dual-Year Car Insurance” Promotion

1. How do I take part in this promotion?

Ans: To take part in this promotion, all you have to do is buy your Dual-Year Car Insurance plan online (applicable for new car insurance). On purchase of your car insurance, your details would have been automatically logged into the system for the S\$150 voucher eligibility. There will be no form filling needed.

2. I have purchased the car insurance policy, how do I get my voucher?

Ans: On purchase of your car insurance policy, your details have been automatically logged into the system for the S\$150 voucher eligibility. There will be no form filling needed. We will send an email to the email address as declared in your car insurance application notifying you that your application is successful. A redemption email will be sent to you 30-60 days after your policy inception date for collection of your voucher at the Customer Service counter of any of the participating CapitaLand Mall.

3. Can I enjoy this promotion if I am an existing Aviva car insurance policyholder?

Ans: No, existing policyholders who do not renew their policies and purchase a new policy instead for the same car are also not eligible for this promotion.

4. How can I check on my voucher status?

Ans: You may call us at 6827 9966 or email us at personal_insurance@aviva.com.sg for enquiries.

5. How will I know when the redemption email is sent to me?

Ans: We will be sending the redemption email to the address as declared in your car insurance application. If you have not received your redemption email 60 days after your policy inception date, please inform us.

6. What kind of vouchers is Aviva giving out?

Ans: We will be giving away CapitaVouchers.

7. Are there any terms and conditions to the CapitaVoucher?

Ans: The Terms and Conditions Governing the “Free S\$150 CapitaVoucher – Dual-Year Car Insurance” Promotion as well as Terms and Conditions reflected on the voucher shall be applicable to this promotion.

8. Is this a scam?

Ans: This is not a scam. We are offering a special promotion for a limited time to brand new car drivers.

9. How will you know that I’m eligible for this promotion?

Ans: Our system will capture your details to confirm your eligibility for this promotion. If successful, we will send an email to the email address as declared in your car insurance application notifying you that your application is successful.

10. What if I am eligible for more than one promotion?

Ans: This promotion can be used with our Brand New Car Campaign. But, this promotion does not apply in conjunction with any other promotion(s) relating to Aviva Car Insurance, including but not limited to MINDEF & MHA Discount for MINDEF & MHA Group Term Life and Aviva Partner Schemes unless stipulated otherwise.

For further clarifications and assistance, you may call us at 6827 9966 or email us at personal_insurance@aviva.com.sg.

11. When can I collect the voucher?

Ans: A redemption email will be sent to you 30-60 days after your policy inception date for collection of your voucher at the Customer Service counter of any of the participating CapitaLand Mall.

12. Where can I collect the voucher from?

Ans: The voucher can be collected at the Customer Service counter of any of the participating CapitaLand Mall.

13. What will I need to do before collecting the voucher?

Ans: We will need you to present the original redemption email together with your identity card for verification. You will be required to acknowledge in signature that you have collected the voucher.

Terms & Conditions Governing Aviva Car Insurance Promotions

Free \$150 CapitaVoucher – “Brand New Car” Promotion

1. The Promotion period shall be from **1 October 2016 to 31 December 2018**, both dates inclusive (“Promotion Period”).
2. The Promotion applies to both **Annual** and **Dual-Year** New Car Insurance purchased from Aviva Ltd (“Aviva”) for **Brand New Cars** during the stated Promotion Period. Existing policyholders who are purchasing a brand new car are also eligible for this Promotion.
3. Policy(ies) must be in-force with Aviva for more than thirty (30) days from the policy inception date to be eligible for the Promotion.
4. \$150 CapitaVoucher will be awarded for every eligible Annual New Car Insurance purchased from Aviva and a redemption email will be sent to your email address in Aviva’s records thirty (30) to sixty (60) days after the policy inception date.
5. Aviva reserves the right to verify the registration date of the car, and claw back the voucher issued if the car is registered before 1 October 2016.
6. The \$150 CapitaVoucher can be redeemed at the Customer Service counter of any of the participating CapitaLand Mall.
7. The Promotion can be used with any one (1) of the below-mentioned promotions relating to Aviva’s Car Insurance and is subject to relevant terms and conditions of the chosen promotion:

Promotions	
1	15% Discount for MINDEF & MHA Group Insurance customers
2	15% Discount for existing Life & Health Aviva policy holders
3	\$150 CapitaVoucher for Dual-Year Plan

The promotion does not apply in conjunction with any other promotion(s) relating to Aviva Car Insurance and not stated above, including but not limited to Aviva Partner Schemes unless stipulated otherwise.

8. Issued vouchers are not replaceable, transferable nor exchangeable for cash, credit or any other item. Aviva reserves the right to substitute or replace any voucher with another voucher of similar value without prior notice.
9. The \$150 CapitaVoucher giveaway is conditional upon Aviva’s receipt of the correct premiums. If the correct premiums are not received in full, your redemption of the vouchers will be delayed until such receipt.
10. All voucher redemptions are to be made no later than **three months after receipt of redemption email**, and any vouchers not redeemed will be forfeited.
11. Aviva makes no representation or warranty whatsoever in respect of the goods, whether as to the quality or merchantability or fitness for purpose or performance or otherwise whatsoever.

12. Aviva is not an agent of the supplier of the products and services comprising the voucher or vice versa. Any disputes should be resolved directly with the supplier. Redemption and use of the voucher are also subject to the terms and conditions of the supplier.

13. The Promotion is subject to availability of the vouchers and Aviva reserves the right to amend, withdraw or void any terms and conditions of the Promotion without any prior notice.

14. The decision of Aviva in any matter pertaining to the Promotion is final.

15. 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.

16. 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 jurisdiction of the courts of the Republic of Singapore.

17. All information is correct at the time of print.

“Free \$150 CapitaVoucher – Dual-Year Car Insurance” Promotion

1. The promotion period shall be from **1 February 2016 to 31 December 2018**, both dates inclusive.

2. The promotion applies to **Dual-Year** Car Insurance Plans purchased for new car insurance during the promotion period. Existing policyholders who do not renew their policies and purchase a new policy instead for the same car are also not eligible for this promotion.

3. Policy(ies) must be in-force for more than 30 days from the policy inception date to be eligible for the promotion.

4. \$150 CapitaVoucher will be awarded for every eligible **Dual-Year** Car Insurance Plan purchased and a redemption email will be sent to your email address in our records 30 to 60 days after the policy inception date.

5. The \$150 CapitaVoucher can be redeemed at the Customer Service counter of any of the participating CapitaLand Mall.

6. This promotion does not apply in conjunction with any other promotion(s) relating to Aviva Car Insurance, including but not limited to 15% MINDEF & MHA Discount for MINDEF & MHA Group Term Life and Aviva Partner Schemes unless stipulated otherwise.

7. Issued vouchers are not replaceable, transferable nor exchangeable. Aviva Ltd reserves the right to substitute or replace any voucher with another voucher of similar value without prior notice.

8. The \$150 CapitaVoucher giveaway is conditional upon Aviva Ltd's receipt of the correct premiums. If the correct premiums are not received in full, your redemption of the vouchers will be delayed until such receipt.

9. All voucher redemptions are to be made no later than **three months after receipt of redemption email**, and any vouchers not redeemed will be forfeited.

10. Aviva Ltd makes no representation or warranty whatsoever in respect of the goods, whether as to the quality or merchantability or fitness for purpose or performance or otherwise whatsoever.

11. Aviva Ltd is not an agent of the supplier of the products and services comprising the voucher or vice versa. Any disputes should be resolved directly with the supplier. Redemption and use of the voucher are also subject to the terms and conditions of the supplier.

12. Aviva Ltd reserves the right to amend, withdraw or void any terms and conditions of this promotion without any prior notice.

13. The decision of Aviva Ltd in any matter pertaining to the promotion is final.