



AIG x DCS Car Insurance Promotion – Terms and Conditions

1. Eligibility

- 1.1. The **AIG x DCS Car Insurance Promotion** (the “Promotion”) is organised by AIG Asia Pacific Insurance Pte. Ltd. (“AIG”). It will be held from 17 September 2024 to 31 December 2024, both dates inclusive (the “Promotion Period”). For the avoidance of doubt, DCS is not an organiser of the Promotion, nor is it involved in the supply of the gifts.
- 1.2. The Promotion will be administered and run by AIG and is only open to DCS cardmembers who are Singapore residents (“Eligible Individuals”).
- 1.3. Eligible Individuals who successfully purchase a new AIG Car Insurance Complete policy or AIG Car Insurance Collision Only policy for a vehicle that has not been insured under any AIG Auto policy in the last 12 months during the Promotion Period (each an “Eligible Policy” and collectively “Eligible Policies”) provided (a) the purchase is made via the link at www.aig.sg/personal/car-insurance/car-dcs; and (b) the code “065044” is keyed into the “Producer Code” field on the online purchase path; and (c) the promo code “AIGDCS5” is keyed into the “Promo Code” field in the user journey; and (d) the Eligible Policy is not subsequently cancelled, will be entitled to:
 - i. the Discount provided the Eligible Individual has a maximum of one (1) at fault claim experience, with total claims amount not exceeding S\$40,000, in the past three years; and
 - ii. the Gift when premium payable after discount (excluding GST) for the Eligible Policy is S\$1000 and above;

The details of the Discount and Gift are summarised in Table 1 below:

Table 1.

Product Category	Eligible Policies	Discount (the “Discount”)	Premium after Discount for each Eligible Policy (excluding GST)	Gift per Eligible Policy under Promotion (the “Gift”)
Auto Insurance	AIG Car Insurance Complete and AIG Car Insurance Collision Only plans (each an “Eligible Policy” and collectively “Eligible Policies”)	5% off policy premium	S\$1,000 to S\$1,199.99	S\$100 worth of Dairy Farm e-vouchers
			S\$1,200 and above	S\$200 worth of Dairy Farm e-vouchers



- 1.4. At the time the Gift is emailed to the Eligible Individual, the Eligible Policy must be valid.
- 1.5. More details on the redemption of the Gift are set out in Section 2 below.
- 1.6. This Promotion is not valid in conjunction with any other promotions, discounts or offers offered by AIG, unless otherwise stated.
- 1.7. Employees of DCS and AIG and their immediate family members are eligible to participate in the Promotion provided that the Eligible Policy is purchased without the use of any staff discount(s).

2. Notification and Redemption of Gift

- 2.1. AIG will send an email or SMS for the redemption of the Gift ("Redemption Notification") within six to eight weeks from the end of the Promotion Period to the electronic mailing address or mobile phone number of the Eligible Individual which was provided to AIG at the point of purchase of the Eligible Policy.
- 2.2. The Gift is subject to the terms and conditions of the issuer, and AIG will not accept any liability in relation thereto.
- 2.3. AIG shall not be liable if the delivery of the Redemption Notification to the relevant Eligible Individual is unsuccessful. AIG reserves the right to deal with any Gift returned to it for any reason in any manner it deems fit.
- 2.4. Once the Redemption Notification(s) is/are sent, Eligible Individuals will not be allowed to cancel their policies.
- 2.5. The Gift is not transferable or exchangeable for cash, credit or kind. AIG reserves the right to replace the Gift with other items of similar value without prior notice.

3. General Conditions

- 3.1. By participating in the Promotion, you agree to be bound by these terms and conditions ("T&Cs").
- 3.2. AIG reserves the sole and absolute right to do the following at any time:
 - i. disqualify any person from his/her participation in the Promotion for any reason whatsoever; and/or
 - ii. disqualify any person from receiving the Gift under the Promotion for any reason whatsoever; and/or
 - iii. claw-back the Discount awarded pursuant to this Promotion for any reason whatsoever.
- 3.3. Without prejudice to the generality of clause 3.2 above, non-compliance with these T&Cs and/or the breach of any other requirements communicated by AIG to the Eligible Individuals may, at AIG's sole and



absolute discretion, result in the immediate disqualification of said person from participating in the Promotion.

- 3.4. AIG's decision on all matters relating to the Promotion will be at its sole and absolute discretion and will be final and binding on all parties, and no correspondence shall be entered into in relation to the same.
- 3.5. AIG reserve the right to extend or terminate the Promotion, and to vary, delete or add to any of these T&Cs at any time without notice, and at its sole and absolute discretion.
- 3.6. By participating in this Promotion, it is agreed that any information collected or held by AIG (whether contained in the application form or otherwise obtained) may be processed, used and disclosed by AIG, its associated individuals/companies and/or any independent third parties, to carry out the implementation and administration of the Promotion. Policyholders may opt-out of participating in the Promotion via the link [here](#).
- 3.7. AIG shall not be liable in any manner for any claims, losses, damages or expenses arising out of, or relating to the Promotion or the use of the Gift. For the avoidance of doubt, AIG is not the supplier of the products and/or services redeemed/purchased using the Gift and will not accept any liability in relation thereto.
- 3.8. AIG assumes no responsibility for incomplete, lost, late, damaged, illegible, misdirected forms and/or other forms of communication, which may result in any policy not being purchased during the Promotion Period.
- 3.9. These T&Cs shall be governed by and construed in accordance with the laws of Singapore. The Courts of Singapore shall have exclusive jurisdiction over any disputes arising from this Promotion and these T&Cs, including the validity and enforceability thereof.
- 3.10. In the event of any inconsistency between these T&Cs and any promotional materials relating to the Promotion, these T&Cs shall prevail.
- 3.11. AIG Car Insurance Complete and AIG Car Insurance Collision Only are protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation ("SDIC"). Coverage for these policies 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 AIG Asia Pacific Insurance Pte. Ltd. or visit the AIG, GIA or SDIC websites (www.aig.sg, www.gia.org.sg or www.sdic.org.sg).