



MSIG

22 January 2018

Terms & Conditions of MSIG MotorMax / MotorMax Plus for GrabHitch Offer ("Offer")

1. The Offer is jointly organised by GrabCar Pte Ltd ("Grab") and MSIG Insurance (Singapore) Pte. Ltd. ("MSIG") with the promotion period ("Promotion Period"): 22 January to 21 April 2018, both dates inclusive. MotorMax/MotorMax Plus is underwritten by MSIG.
2. The products under this Offer are:
 - (i) MotorMax
 - (ii) MotorMax Plus
3. The Offer is a \$50 credit (to Hitch Driver's wallet) upon successful purchase of a MotorMax or MotorMax Plus policy with MSIG.
4. Only Qualifying Drivers are eligible for the Offer. To be a "Qualifying Driver":
 - a. you must be an approved Hitch Driver prior to the purchase of MotorMax or MotorMax Plus insurance from MSIG;
 - b. you are not an existing MSIG private motor policyholder;
 - c. your new motor insurance must be transacted online during the Promotional Period with the campaign code "GH0817" and the application must be accepted by MSIG and the premium fully paid;
 - d. the commencement date of your motor insurance must be within 60 days from the date of purchase; and
 - e. you are purchasing the motor insurance as a private individual
5. The processing of the offer will only start after the insurance policy is purchased. Thereafter, please wait until the end of the month and allow up to 10 working days for the processing to be completed, and for the \$50 credit to be disbursed to your driver wallet. For further clarifications, please refer to the examples below:

Date of Purchase	End-month processing	Credit goes to Driver wallet
23 Jan	31 Jan	14 Feb
20 Feb	28 Feb	14 Mar

The \$50 credit will be clawed back should you cancel your purchased policy within 60 days of the policy commencement date.

6. By participating in this Offer, you agree that you accept that your personal data (such as but not limited to name and vehicle number) may be shared between and used by Grab and MSIG for purposes of administering the Offer.
7. The Offer is not valid with any on-going or existing motor insurance promotions, discounts, offers, vouchers, rebates or privileges offered by MSIG.
8. If you cancel your MotorMax or MotorMax Plus policy for any reason at all, your refund premium if any is subject to MSIG Short-Period Rates or S\$100 whichever is greater.
9. Grab and MSIG may vary the terms and conditions of this Offer without prior notice or withdraw or discontinue the Offer at any time without any notice or liability to you.



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10. Grab's and MSIG's joint determination of all matters relating to this Offer will be final and conclusive and in the event of any inconsistencies between these Offer terms and any brochures, marketing or promotional materials relating to this Offer, these Offer terms shall prevail.
11. This Offer is governed by and to be construed in accordance with the laws of the Republic of Singapore and you agree to the exclusive jurisdiction of the courts of the Republic of Singapore.
12. A person who is not a party to this Offer has no right under the Contracts (Rights of Third Parties) Act to enforce any of these terms.
13. All information is correct at date of print.