

Spin & Win Flash Deal: Get 10X more Grand Draw Entries (14-19 August 2025)

Terms and Conditions

Organiser

- The Organiser for the “Spin & Win Flash Deal: Get 10X more Grand Draw Entries (14-19 August 2025)” is HL Assurance (Pte) Ltd of 11 Keppel Road, #11-01 ABI Plaza, Singapore 089057 (“Organiser”)

Terms and Conditions

- The terms and conditions (“Terms and Conditions”) herein shall apply to the “Spin & Win Flash Deal: Get 10X more Grand Draw Entries (14-19 August 2025)” (“Giveaway”).
- By registering or taking part in the Giveaway, you agree to be bound by these Giveaway Terms and Conditions and the decisions of the Organiser concerning and in connection with this Giveaway.
- The Participants are deemed to have agreed that the Organiser may contact you via voice call or email for the purposes of this Giveaway and/or Prize.
- Participants consent that their personal data may be used by HL Assurance and its affiliates, and may be disclosed by Organiser to its affiliates to send them marketing and promotional information and materials by post and/or emails.
- A person who is not a party to these Terms and Conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these Terms and Conditions and notwithstanding any terms herein, the consent of any third party is not required for any variation (including any release or compromise of any liability) or termination of these Terms and Conditions.
- By participating in this Giveaway, the Winners shall grant us the right to publish the results of the Giveaway and disclose the information (including the Winners’ names as deemed necessary by the Organiser)
 - on our website
 - on our social media page
- All information is correct at the time of publishing.

Giveaway Duration and Qualifying Period

- The Giveaway Period is from **14 August to 19 August 2025** (both dates inclusive).
- The Qualifying Period is from **14 August to 20 September 2025** (both dates inclusive).
- The Organiser reserves the right to change the Giveaway Duration and Qualifying Period.

Eligibility and Participation

- In order to be eligible to participate in the Giveaway, a Participant must complete all of the following:
 - Participants must have purchased an Eligible Product from the Organiser during the Giveaway Period.
 - New purchase of the Eligible Product can only be done directly on The Organiser’s website:
 - <https://www.hlas.com.sg/personal-insurance/travel-insurance/>
 - <https://www.hlas.com.sg/personal-insurance/home-protect360/>
 - <https://www.hlas.com.sg/personal-insurance/home-protectlite/>
 - Participants must be Singapore Citizen or Singapore Permanent Resident or holder of valid Employment Pass, work permit, dependent pass, student pass, or long-term visit pass issued by the authorities in Singapore who are at least 18 years old.
- The following categories shall not be eligible to participate in the Giveaway:
 - All permanent and/or contract employees (“Employees”) of HL Assurance and their immediate family members (i.e. spouses, children, parents, brothers, and sisters) (“Immediate Family Members”).
 - New purchase of the Eligible Product from partners, brokers and intermediaries.

- The Organiser has the absolute discretion to determine the eligibility of Participants. Such determination shall be final and the Organiser is not obliged to give any reason for its determination.

Allocation of Giveaway Prize

- The Participants will be accorded based on the Participating Eligible Product bought (Table 1) and the number of Grand Draw Entries given in (Table 2).

Table 1: Participating Eligible Product

	Plan Type
1	Maid Protect360 PRO
2	Home Protect360
3	Home ProtectLite

Table 2: How Grand Draw Entries are accorded per \$10 premium amount

Spin & Win Grand Draw Entries		
Participants are entitled to receive ten (10) times more Grand Draw entries for every \$10 premium amount spent on Participating Eligible Product.		
Example		
	Premium Amount Purchased	No. of Grand Draw Entries Given
Example 1.	\$189.50	189 entries
Example 2.	\$350.00	350 entries

Spin & Win Grand Draw Mechanics

- Every S\$10 of gross premium from a qualified purchase during the Campaign Period (14-19 August 2025) earns ten (10) entries into the Grand Draw.
- Qualified purchases include eligible product in Table 1:
 - Policies purchased as part of the Spin and Win prize redemption process, and
 - Policies purchased without spinning, as long as they are made directly via the HL Assurance website and meet all other eligibility criteria.
- Policies must not be cancelled or remain active within 16 weeks from the end of the campaign period (the “Qualifying Period”) to remain eligible. Cancelled policies will result in removal of entries and forfeiture of any prizes. HL Assurance reserves the right to verify policy status before awarding prizes.
- The Qualifying Period for the Grand Draw is from 4 September to 23 December 2025 (both dates inclusive).
- At the end of the Qualifying Period, the Organiser will hold the Grand Draw and select 3 eligible entries (“Winners”)
- The Grand Draw will be held on 24 December 2025.
- The three (3) winners will each receive 60,000 KrisFlyer miles.
- Winners will be notified via email or through other communication methods at the Organiser’s discretion, on or before 24 December 2026 with Prize redemption details.
- In the event any of the 3 Winners are disqualified or uncontactable, the next Winner from the list of eligible entries will be considered and notified.

Spin & Win Grand Draw Prize Terms

- Winners will be required to submit their KrisFlyer account details via a form sent through WhatsApp, email, and/or through other communication methods.
- KrisFlyer miles will be credited within 2-4 weeks after receipt of accurate information.

General Prize Terms

- Participants must meet all conditions set out in these Terms to qualify for any prize.
- Redemption eligibility will be confirmed after purchase validation and verification of participant details
- The Organiser reserves the right to, at any time in its sole and absolute discretion, replace and/or substitute any of the Prize(s) with any item of similar value.
- In respect of the Prize:
 - The Prize is not transferable or exchangeable. The Organiser accepts no responsibility for any form of liability that may arise from the Participant winning and accepting the Prize.
 - Should you cancel your policy during the qualifying period, we reserve the right to recover the full value of any gift or reward provided as part of this Giveaway. The value of the gift may be deducted from any refund due to you, or you may be required to return the gift or its equivalent value in cash.
- Each Participant will affirm the accuracy of all information provided at the time of submission for the Giveaway. Any misrepresentation of facts or particulars (deemed material by the Organiser) shall result in disqualification and/or the forfeiture, withholding, withdrawal or reclaiming of any prizes won.
- The Prize is provided as-is with no warranty or guarantee. All applicable laws and regulations apply, including but not limited to tax laws. Each Winner is liable for any and all tax obligations arising from the award of the Prize to him/her.
- The Organiser reserves the right, at any time in its sole and absolute discretion, to substitute, withdraw, add to or alter the Prize(s) offered without notice to the Participants.
- The Organiser's decision at all stages of this Giveaway and on the winners is final and no correspondence will be entertained. No enquiries, appeals, verbal or written, shall be entertained. The Participants shall accept and abide by any and all decisions made by the Organiser concerning, without limitation, these Ts&Cs, the rules, procedures and regulations of this Giveaway, the award of prizes and any other matters relating to this Giveaway.
- If, for any reason this Giveaway is not capable of running as planned, including without limitation, infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any other causes beyond the control of the Organiser which corrupt or affect the administration security, fairness, integrity or proper conduct of this Contest, the Organiser reserves the right in its sole discretion to disqualify any individual who tampers with the process, and/or to cancel, terminate, modify or suspend the Giveaway. The Organiser assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorised access to, or alteration in relation to the Giveaway.
- The Organiser is not responsible for any problems or technical malfunction of any telephone network or lines, computer online systems, servers or providers, computer equipment, software, failure of any email to be received by the Organiser on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, including any injury or damage to Participant's or any other person's computer related to or resulting from participation or downloading any materials in this Giveaway.
- **LIABILITY, INDEMNITY AND RELEASE:** In consideration for the Organiser accepting the Participant's participation in the Contest, to the fullest extent permitted by law, the Participant releases and forever discharges the Organiser from all claims that Participants may have or may have had but for this release arising from or in connection with any Participant's participation in this Giveaway. Participants indemnifies and holds harmless the Organiser to the extent permitted by law in respect of any claim by any person, arising as a result of or in connection with Participant's participation in the Giveaway. For the purposes of this clause, claim(s) means and includes any action, suit, proceeding, claim, demand, damage, penalty, cost or expense however arising.
- This Giveaway is subject to the laws of Singapore, the Personal Data Protection Act 2012 (PDPA) and HL Assurance's Privacy Policy located at: <https://www.hlas.com.sg/policyonpersonaldata/>. The Organiser collects personal information (PI) in order to conduct the Giveaway, and may be used for this purpose,

disclose PI to third parties, including but not limited to agents, contractors and service providers and to any government authorities and agencies. This Giveaway is conditional on Participants providing his/her PI. Please read HL Assurance's Privacy Policy carefully to understand how HL Assurance may use Participant's PI and rights of Participants.

- Any costs incurred by a Participant associated with entering the Giveaway, including accessing the HL Assurance's website, telephone enquiries in relation to the Contest are the sole responsibility of Participants.
- Headings and subheadings are inserted for convenience only and shall not be used to interpret the text of these Terms and Conditions in any way averse to an interpretation in favour of the Organiser.
- These Terms and Conditions constitute the entire agreement of the parties relating to the participation and conduct of the Giveaway.
- HL Assurance is not the agent of the merchant and make no representation as to the quality/condition or performance of the goods and services. Any dispute about quality/condition or performance of the goods and services is to be resolved directly between the Winners and the merchant.
- HL Assurance full disclaimers, terms and conditions apply to individual products. © 2025 HL Assurance is registered service mark of Hong Leong Group. HL Assurance Private Limited Co. Reg. No. 201229558W.
- The list of eligible insurance products herein are underwritten by HL Assurance Pte. Ltd. Co. Reg. No. 201229558W. These policies are protected under the Policy Owner's Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy 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 HL Assurance Pte. Ltd. or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg). This is not a contract of insurance. Accordingly, the information should be read and construed in the light of, and subject to, all terms and conditions contained in the Policy. Full details are stated in the Policy.