

### **Complimentary 12-month Home Contents Insurance Terms and Conditions:**

1. When you sign up for the Program, you will be eligible for a 12-months Complimentary Home Contents coverage up to S\$5,000 during the period of insurance, subject to the terms and conditions of the policy (the "Complimentary 12-month Home Contents Insurance").
2. This promotion is valid from 12 April 2021 to 31 March 2022, both dates inclusive.
3. To be eligible for this Complimentary 12-month Home Contents Insurance, you need to be:
  - a. A Singapore Citizen or Singapore Permanent Resident or a Work Permit, Employment Pass, Dependent's Pass or S Pass holder;
  - b. Aged 21 and above;
  - c. the lawful Owner and/or Tenant occupying the insured premises; and
  - d. The Property to be Insured has not suffered any loss, damage or accident, over the last 3 years.
4. HL Assurance may contact you via voice call ("Service Call") to inform you of the insurance coverage. However, your enrolment will be rejected without notification should you fail to satisfy the criteria in point 3.
5. All enrolments will be subject to HL Assurance's approval and terms and conditions.
6. HL Assurance reserves the right to withdraw the Complimentary 12-month Home Contents Insurance at any time by giving you one (1) months' written notice.
7. Additional terms and conditions may apply at the sole discretion of HL Assurance.
8. You agree to our Policy on Personal Data, that all personal data provided to us will be subjected to such Policy, as may be varied from time to time. Please refer to HL Assurance's Personal Data Policy at [www.hlas.com.sg](http://www.hlas.com.sg) for more information.
9. Complimentary 12-month Home Contents Insurance is underwritten and distributed by HL Assurance Pte Ltd.
10. This is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the Policy and will be sent to you upon acceptance of your application by HL Assurance Pte. Ltd.
11. This Policy is protected under the Policy Owners' 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 or visit the GIA or SDIC websites ([www.gia.org.sg](http://www.gia.org.sg) or [www.sdic.or.sg](http://www.sdic.or.sg)).
12. You agree and accept that Geneco by Seraya Energy Pte Ltd ("Geneco") is not responsible and shall not be liable for any claims, costs, actions or proceedings, loss or damage that may arise out of or in relation to (i) your application and/or eligibility for the Complimentary 12-month Home Contents Insurance; (ii) HLAS's use, collection and disclosure of your Personal Data; (iii) any products offered by HLAS.
13. Geneco is not acting as an agent or broker of HLAS and makes no representation or warranties as to the Complimentary 12-month Home Contents Insurance or any products offered by HLAS.
14. These terms and conditions shall be governed by the laws of Singapore and you agree by your participation in this Program, you irrevocably submit to the exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by 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.