

Terms & Conditions Governing the Explorer Travel Insurance May-June 2025 Promotion (the “Promotion”)

Eligibility and Promotion Period

1. The Promotion is organised by Great Eastern General Insurance Limited (“GEG”). Explorer policy is underwritten by GEG and distributed by Oversea Chinese Banking Corporation Limited (“OCBC Bank”).
2. You will qualify for the Promotion (“Eligible Customer”) if you have successfully signed up for an Explorer new policy (Essential & Ultimate plan only) from 15 May 2025 to 30 June 2025 (“Promotion Period”).

Promotion Mechanics

3. Eligible customers will be entitled with the following Promotion:

Trip Type	Plan Type	Discount
Single Trip	Essential & Ultimate	50%
Annual Trip		20% + \$50 Grab e-vouchers

4. Grab e-vouchers value of S\$50 will be credited (“Reward”) to the Eligible Customer’s Great Eastern Rewards account.
5. This Promotion is strictly non-transferable and it’s only applicable for new sign-up during the promotion period. It’s not applicable for any subsequent policy renewal.
6. This Promotion cannot be used in conjunction with other discount or promotions, unless otherwise specified.
7. For every qualified policy sign up, one Reward will be accorded to each policyholder.
8. The Promotion is only eligible provided:
 - a) The policy is not cancelled subsequently.
 - b) The policy purchase is made via online sales platform or via telemarketing
 - c) The policy is not purchase under corporate account.
 - d) If any Eligible Customer is subsequently discovered to be ineligible to participate in the Promotion, GEG reserves the right to (i) forfeit or withdraw the Promotion at any time; or (ii) (where the Promotion has been redeemed) request the relevant customer to repay to or compensate GEG the value of the Promotion at any time. No customer shall be entitled to any payment or compensation from

GEG should any Promotion be forfeited or withdrawn, or if a customer is asked to repay to or compensate GEG the value of the Promotion for whatsoever reasons.

Redemption of Reward

9. All Eligible Customer will be notified of the Reward via an email 2 months after the end of the Promotion Period.
10. The Reward will be credited to Eligible Customer's Great Eastern Rewards App one month after the email notification.
11. All Eligible customers are required to download the Great Eastern Rewards App on Google Play Store or Apple App Store to redeem the Rewards.
12. The e-mail address used to create the Great Eastern Rewards account must be the same e-mail address provided to Great Eastern General Insurance Limited during the purchase of the policy(s) to ensure successful crediting of the Reward.
13. Redemption of Reward steps is as follows:
 - a) Eligible Customer will be informed of their Reward eligibility via email
 - b) A subsequent email will be sent to Eligible Customer's email once the Reward have been credited to Eligible Customer's Great Eastern Rewards account
 - c) Eligible Customer to log into Great Eastern Rewards mobile application to redeem the e-vouchers.
14. The Reward, including any unused value cannot be exchanged for cash, or other denominations and are subjected to additional terms and conditions imposed by the third-party merchant.
15. Once the Reward has been credited to Eligible Customer's Great Eastern Rewards account, Eligible Customer will not be allowed to cancel their policies. Should the policy(s) be cancelled, GEG reserves the right to claw back the cost of the e-vouchers awarded.
16. GEG reserves the right to substitute for or replace the e-vouchers with any other equivalent at their sole discretion without notice to any person.

General

17. The eligibility of any Eligible Customer to participate in this Promotion shall be determined at the absolute discretion of GEG.
18. GEG reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions at any time without notice including without limitation, the eligibility of any customer and the dates of the Promotion.
19. GEG shall not be responsible for the quality, merchantability or fitness for any purpose or any other aspect of the Promotion, or any product and/or service relating to the Promotion. Notwithstanding anything herein, GEG shall not at any time be responsible or held liable for any defect or malfunction in any product or the deficiency in any service provided, and/or any loss, injury, damage or harm suffered or incurred by or in connection with the Promotion, and/or the use of any product and/or service relating to the Promotion, by any person.
20. GEG's decisions on all matters relating to the Promotion shall be final and binding on all participants. No correspondence or appeal shall be entertained by GEG. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
21. GEG shall not be responsible for any loss or damage to any person in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
22. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. Other than GEG, 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 2001 to enforce any of these terms and conditions.

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