

## TERMS & CONDITIONS

### COMPLIMENTARY HOME CONTENTS INSURANCE

The Complimentary 12 Months Home Contents Insurance (“Complimentary Insurance”) underwritten by HL Assurance Pte. Ltd. (“HL Assurance”) is limited to new residential customers of Union Power Pte Ltd (“UP”) who have successfully signed up for eligible UP’ electricity plans.

1. As a new residential customer of UP, the applicant of the electricity supply or SP account holder of the electricity account (where applicable) (hereinafter referred to as UP’ Customer”) is entitled to obtain a 12 months complimentary home contents insurance underwritten by HL Assurance. (“Insurance Promotion”) upon successful sign up of eligible UP’ electricity plans.
2. This Insurance Promotion starts from 1 August 2020 to 30 September 2021.
3. This Insurance Promotion is strictly for the UP’ Customer and is non-transferable. For the avoidance of doubt, UP shall not be liable for the evaluation process or decision in relation to HL Assurance’s acceptance of application for Complimentary Insurance. Such decision shall be solely made by HL Assurance, subject to its own terms and conditions.
4. UP’ Customer to receive a telephone call from HL Assurance representative for the application process. This is to ensure that the UP’ Customer has full understanding of the Complimentary Insurance including the products and benefits offered by HL Assurance.
5. The Complimentary Home Contents Insurance will commence upon confirmation by HL Assurance on your eligibility via telephone call. You will receive an email confirmation with the policy wordings from HL Assurance once your policy is effective.
6. Insurance Promotion is not available with other promotions, rewards or benefits, unless specified by UP.
7. By participating in this Insurance Promotion, it is deemed that you have given your consent to HL Assurance to collect, use, process and/or disclose your personal information including your full name, address, mobile number, email address (collectively “Personal Data”) for the purposes for HL Assurance representative to contact you for the application of your Complimentary Insurance;
8. For details of HL Assurance’s Data Protection Policy, please refer to <https://www.hlas.com.sg/policyonpersonaldata/>. To withdraw your consent at any time, please email HL Assurance at [service@hlas.com.sg](mailto:service@hlas.com.sg).
9. You agree and accept that UP 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 the Complimentary Insurance.
10. UP is not an insurance agent or intermediary and is not allowed to solicit any insurance business or give advice on or recommend any product nor be involved in any discussions or negotiations between you and HL Assurance or in the arrangement of any insurance product between you and HL Assurance.
11. All enquiries relating to any Complimentary Insurance product including but not limited to eligibility, claims, enrollment, coverage and suitability shall be made directly to HL Assurance. For questions on the Complimentary Insurance products, please email HL Assurance at [service@hlas.com.sg](mailto:service@hlas.com.sg).
12. The Complimentary Insurance is non-exchangeable and not redeemable for cash or in any other form of replacement. UP may, in its sole discretion, substitute the Campaign Insurance or cancel this Insurance Promotion, without prior notice to any person. UP at its sole discretion reserves the right to modify the Insurance Promotion Terms & Conditions from time to time, without prior notice.
13. The decision of UP on all matters, queries or disputes, concerning the Insurance Promotion and its Terms & Conditions shall be final.
14. UP makes no representation or warranties of any kind whatsoever concerning to the Complimentary Insurance and all matters related thereto.
15. The terms and conditions of this Insurance Promotion shall be governed by the laws of Singapore.