



Terms and Conditions for AXS Travel Insure Lucky Draw ("Campaign")

1. This Campaign is open to all eligible participants residing in Singapore, who have successfully purchase a travel insurance via AXS market place ("Participant") during the Contest Period (as defined in Clause 5). The Participant must be at least eighteen (18) years old. By participating in this Campaign, each Participant agreed to be bound by the terms and conditions set out below.
2. Employees of HL Assurance Pte. Ltd. ("HL Assurance") and AXS Pte Ltd ("AXS"), their immediate family members and any other parties directly involved in organizing, promoting, or conducting the Campaign are not eligible to participate in the Campaign.
3. Eligible Individuals who successfully purchase an eligible product, during the Promotion Period (each an "Eligible Product" and collectively "Eligible Products") will be entitled to 1 lucky draw chance (each a "Lucky Draw Chance") provided:
 - (a) the policy is not subsequently cancelled,
 - (b) New purchase of the Eligible Product can only be done directly via the link at www.axs.com.sg. Policy renewals are not applicable for this promotion.
 - (c) New purchase of the Eligible Product from partners, brokers and intermediaries are not eligible to take part in the campaign.
 - (d) 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.
4. HL Assurance may from time to time in its absolute discretion decide on the eligibility for participation in the Campaign.

Lucky Draw Mechanics

5. No minimum premium is required for the Lucky Draw Chance to win a Prize. The number of entries awarded into the Lucky Draw is based on the table below. There is no maximum limit as to the number of Lucky Draw Chances a policyholder can receive.

Plan Type	Number of entries in the lucky draw
1. Travel Protect 360 (Single Travel)	1 entry
2. Travel Protect 260 (Annual Travel)	2 entries

6. For the purchase of a Couple / Family plan, only the main policyholder will be eligible for the Lucky Draw Chance(s) to win a Prize.
7. The Campaign shall commence from 11 November 2025 to 10 March 2026, both dates inclusive ("Contest Period"). The Campaign will close at 23:59 (GMT +8:00) on 28 Feb 2026. The draw will be held on 30 April 2026.
8. Each Eligible Individual will only be entitled to win one Prize.
9. Prize will be drawn at random by means of a computerized or electronic system.
10. The lucky draw prize is a pair of return air tickets from Singapore to Bangkok capped at a maximum value of S\$800 per ticket. There will be a total of 4 winners for this campaign. Each winner will win a pair of air tickets only. In the event that the ticket price is less than S\$800 per ticket, no cash or other form of compensation will be provided for the difference. If the price exceeds S\$800, the winner shall be responsible for topping up the difference.
11. HL Assurance accepts no responsibility for any loss, damage, liability, injury or disappointment suffered by the winner or his or her passenger entering the Competition or as a result of accepting the prize.
12. By accepting the Prize, the Participant agrees to hold harmless, defend and indemnify HL Assurance from and against any and all claims, demands, liability, damages or causes of action or losses, with respect to or arising out of or related to the prize.
13. HL Assurance reserves the right to forfeit any prize for any Participant who do not provide the required information upon the request of HL Assurance. The Participant is deemed to have agreed that HL Assurance may contact him/her via phone call for the purposes of this Campaign and The Participant has deemed to provide consent to receiving information about HL Assurance latest promotions and product updates from Hong Leong Group

14. The Participant consents that his/her personal data may be used by HL Assurance and its affiliates, and may be disclosed by HL Assurance to its affiliates to send marketing and promotional information and materials by post and/or emails.
15. The decision of HL Assurance on all matters relating to or in connection to the Prizes or eligibility of Participants shall be final and binding on all parties concerned. HL Assurance shall not be obliged to enter into any correspondence with any person on any matter concerning the Campaign.
16. AXS and HL Assurance reserve the right, at their sole discretion, to amend, revise, or update these Terms and Conditions at any time. Continued use of the services after such changes have been posted shall constitute your acceptance of the revised Terms and Conditions.

General Terms and Conditions

- 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
- HL Assurance 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.
 - Prizes are non-transferable and non-exchangeable for cash and may be subject to availability of stocks. There will be no replacement in the event that the Participant lost the prize or if the prize is stolen in his/her possession.
 - Policies must not be cancelled or remain active within 16 weeks from the end of the Contest 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
 - HL assurance reserve the right to recover the full value of any gift or reward provided as part of this Giveaway if the policy is cancelled. 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
 - The winner will be notified via email or through other communication methods with the prize redemption details by HL Assurance
- By participating in this Campaign, participants agree to HL Assurance ("Company") Policy on Personal Data, that all personal data provided to the Company or acquired by the Company from the public domain, as well as personal data that arises as a result of the provision of services to participants will be subjected to such Policy on Personal Data as may be varied from time to time. Further copies are available upon request or from the Company's website (www.hlas.com.sg). HL Assurance will fully

cooperate with any law enforcement and government authorities and any judicial or regulatory orders requesting copies of or information in relation to any postings or content.

- HL Assurance makes no warranty or representation as to the quality, merchantability or fitness for purpose of the merchants' goods and services in respect of the prize. Any dispute about the same must be resolved directly with the merchant. Merchant terms and conditions apply.
- HL Assurance' decision on all matters relating to or in connection with this Campaign is final and binding on all participants. HL Assurance shall not be obliged to enter into any correspondence on any matter concerning the Campaign.
- 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.
- By participating in this Campaign, the winners grant HL Assurance the right to publish the results of the Campaign, and disclose the information (including name, masked NRIC/FIN number) on HL Assurance' website and Facebook page.
- All information provided is accurate at the time of publication.