

Terms & Conditions

1. The promotion period for ACE Insurance Limited "Lucky Draw" ("the Promotion") is from 9th January, 2009 to 30th June, 2009 ("the Promotion Period").
2. To participate in the Promotion, simply sign up online at www.ezlink.com.sg for the Complimentary Insurance Coverage, underwritten by ACE Insurance. The approval process will be in accordance with ACE Insurance's prevailing practice and ACE Insurance reserves the right to extend its processing time.
3. Lucky Draw Chance Allocation:
 - ACE Insurance Limited "Lucky Draw" applicants who sign up within the Promotion Period will be allocated one (1) lucky draw chance.
 - One (1) applicant only has one (1) lucky draw chance
4. The Lucky Draw will commence the lucky draw date on the **3rd August 2009** at 600 North Bridge Road #08-00 Parkview Square, Singapore 188778.
5. Twenty-three (23) winning insured will be selected at random on the lucky draw date to receive the following prizes :
 - a. 1st Prize : Cash Prize of S\$1088
 - b. 2nd Prize : Cash Prize of S\$588
 - c. 3rd Prize : Cash Prize of S\$388
 - d. 20 Consolidation Prizes : ACE's Collectable Golf Umbrellas
6. The following persons are not entitled to participate in the Promotion:
 - a. Anyone below the age of 18 years
 - b. Employees of ACE Insurance Limited and their immediate family members.
 - c. Employees or staff of external auditors who are directly involved in the Promotion and the marketing agencies of ACE Insurance and any other parties which are directly involved in organizing, promoting or conducting the Draw.
7. Lucky Draw Chances allocated during the Promotion Period are not transferable.
8. ACE Insurance reserves the right to reallocate the Lucky Draw Chances to replace any winner(s) subsequently found to be disqualified.
9. All prizes will not be transferable or exchangeable for credit or kind.
10. ACE Insurance may at its discretion at any time replace or substitute any of the prizes with another prize of equal value.
11. If any prize remains unclaimed after 30 days from the date of announcement of the winners, it will be forfeited without any liability on ACE Insurance Ltd and we may donate to an approved charitable organization that ACE Insurance may select at its absolute discretion. The winner whose prize has been forfeited as indicated herein shall not be entitled to any compensation whatsoever notwithstanding non-receipt of the notification to prize winners.
12. If prior to awarding the prize, a winning Free Insurance Coverage is cancelled, terminated or suspended for any reason (as ACE Insurance may determine in its discretion), ACE Insurance reserves the right to forfeit the prize. If ACE Insurance subsequently discovers any winning Insured is in fact not entitled to participate in the Lucky Draw, ACE Insurance may at its discretion forfeit the prize (or reclaimed if awarded) and award or dispose of it in such manner and to such person or persons as it deems fit. A winning Insured is not entitled to any payment or compensation from ACE Insurance should the prize be forfeited.

13. The redemption of any prize shall constitute a purchase of goods or services by the person redeeming the prize from the merchant supplying the goods or services, and ACE Insurance assumes no liability or responsibility or responsibility for the acts or defaults of the merchant or for any non-delivery, non-performance or defects in the redeemed goods or services. ACE Insurance is not an agent of the merchant. Any dispute about the quality or service standard must be resolved directly with the merchant. The redemption of prize is subject to such other terms and conditions as the merchant supplying the goods or services may impose. The winners and any other persons who benefit from the prize accept and enjoy the prize at their own risk. ACE Insurance will be not responsible for any injuries, loss or damage suffered as a result of the redemption or usage of the prize.
14. The winners will be notified by telephone or post. The winners will receive their prizes through the courier, to the address in ACE Insurance's records, unless otherwise agreed. Participants who submit applications are deemed to have authorized ACE Insurance to disclose and publicize his/her names to any persons and in any mode and manner as ACE Insurance may deem appropriate. The winners also agree to participate in any publicity activity organized by ACE Insurance relating to the Promotion.
15. ACE Insurance's decision on all matters relating to the Promotion will be at its absolute discretion and will be final and binding on all participants. Except for the notification of the winners, ACE Insurance shall not be obliged to enter into any correspondence on any matter concerning the Promotion. 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 will prevail.
16. These Terms and Conditions are governed by Singapore law.
17. 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.
18. ACE Insurance reserves the right at its absolute discretion to terminate the Promotion or vary, delete or add to any of these terms and conditions from time to time without notice including the basis of allocating chances, the number of chances allocated and the date of selection of the winners.
19. ACE Insurance assumes no responsibility for incomplete, lost, late, damaged, illegible or misdirected forms or email communication, for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled or delayed electronic transmission which may limit a participant's ability to participate in this Promotion. Entries become the property of ACE Insurance and will not be returned.
20. Information collected through this Promotion may be used in the operation and marketing of ACE Insurance's products and services. Participants may receive via email or telephone, promotional news, service updates and other information about ACE Insurance's products and services. Participants may choose, at any point, to terminate the subscription for these mailings.
21. By proceeding to enrol for the Complimentary Insurance Coverage underwritten by ACE Insurance, the prospective Insured Person(s) declare and warrant that he/she :
 - a). is between 18 and 81 years old;
 - b). understands that this application is not a contract of insurance and the information should be read and construed in the light of, and subject to all Terms and Conditions contained in the Policy;
 - c). is a Singapore citizen or residing in Singapore;
 - d). is aware that if he/she is switching policy, he/she should consider whether this will result in any cost or penalties and whether the benefits under the new policy are more suitable;

e). can seek advice from a qualified advisor before he/she enroll to this plan. Should he/she choose not to, he/she takes sole responsibility to ensure that this product is appropriate to my/our financial needs and insurance objectives;

f). has declared in this enrolment form all facts relevant to the risk being proposed under this insurance and no insurance will be in force until this enrolment form has been accepted by ACE Insurance Limited

g). is aware of the Policy Exclusions in this policy

h). is the original cardholders of the respective ez-link cards

i). is agreeable and authorize any medical source (including hospitals and clinics), insurance officer or any other organization to release to the Company at any time any information concerning the Insured Person(s) when required;

j). is aware and understand that pre-existing*conditions which existed within 12 months period prior to the effective date of the Policy will not be covered;

k). provides true and accurate information;

l). understands that he/she can sign up for the Complimentary Insurance one time only regardless of the number of ez-link cards that he/she own

* Pre-existing condition means any condition which: - the Insured person received medical treatment, diagnosis, consultation or prescribed drugs within a twelve (12) month period preceding the commencement the Policy, or medical advice or treatment was recommended by a Physician within a twelve (12) month period preceding the commencement of the Policy, or a reasonable person in the circumstances would be expected to be within a twelve month period preceding the commencement of the Policy.