

## TERMS AND CONDITION OF FREE KLIQ- HLAS – SALARY PROTECTOR INSURANCE

This Free KLIQ – HLAS – Salary Protector insurance campaign hereafter “**Campaign**”) is subject to following terms and conditions:

### **1. Organizer**

This Campaign is organised by KLIQ PTE LTD (hereafter “**KLIQ**”) in partnership with HL ASSURANCE PTE. LTD. (hereafter “**HLAS**”)

### **2. Campaign Period**

This Campaign shall run from on 21<sup>st</sup> June 2021 until 23:59 hours (SGT) on the 20<sup>th</sup> June 2022 (“**Campaign Period**”).

### **3. Salary Protector Insurance**

- 3.1 KLIQ is offering all its individual e-Remit Singapore customers (hereafter “**Potential Customers**”) who have registered and carried out a single remittance transaction on its eRemit Singapore platform during the campaign period a 12 months’ complimentary personal accident coverage with sum assured of SGD12,000 (hereafter “**Insurance Coverage**”).

### **4. Eligibility**

4.1 In order to be eligible for the Insurance Coverage Potential Customers:

- i. **MUST** be a Singapore Citizen or Singapore Permanent Resident or a Work Permit, Employment Pass, Dependent’s Pass or S Pass holder;
- ii. **MUST** BE at least 18 years old and not older than 65 years old (Age last birthday);
- iii. **MUST** not away from Singapore for no more than 183 days during the period of Insurance Coverage;
- iv. **MUST NOT** be in the excluded list of occupations (see **Annexure 1**);
- v. **MUST** be a registered eRemit Singapore user;
- vi. **MUST** perform at least one successful remittance transaction (“**Successful Transaction**”) via KLIQ’s digital channels i.e. e-remit Singapore website or e-Remit Singapore App (hereafter “**KLIQ Channel(s)**”) within the Campaign Period;

4.2 For the avoidance of doubt, the following persons are **NOT** eligible to participate in this Campaign in the occurrence of any of the following: -

- i. Potential customers whose age below 18 years old and older than 65 years old (during Campaign period);
- ii. Potential customers who have occupations listed in the excluded list of occupations as ascribed in **Annexure 1** hereto.

4.3 If the eligibility criteria set out in **Clause 4.1 (i) to (vi)** above is met a Potential Customer may become an eligible insured person for this Campaign (hereafter “**Insured Person(s)**”).

4.4 All benefits payable under this Policy shall be paid to Insured Person(s) or Insured Person(s) legal representative or Insured Person(s) beneficiary (if any), or otherwise to Insured Person(s) estate in the event of Death.

4.5 KLIQ and HLAS reserve the right to cancel the complimentary Insurance Coverage at any time by giving fourteen days (14) days' notice.

**5. Campaign Mechanics**

5.1 Insured Person(s) may be entitled to 12-month Insurance Coverage at no additional cost (the "Offer"), if the eligibility criteria set out in **Clause 4.1 (i) to (vi)** above is met and the Successful Transaction(s) is not deemed as declined or void on the same day the remittance is being performed.

5.2 The Insurance Coverage will be given directly to the Insured Person(s).

5.3 For clarity, the effective date of the policy coverage is the date Insured Person(s) successfully perform the remittance transaction and the policy coverage is valid for 12 months from the date thereof (hereafter "Coverage Period").

5.4 Example of how the Offer will be applied to Insured Person(s) is illustrated in **Table A**.

**Table A:** Illustrations of the Insurance Coverage and Coverage Period

Scenario 1: Insured Person A

Successful Transaction Date	Number of Remittance transaction	Period of Insurance	Insurance Coverage
18 June 2021	1 transaction sent to Malaysia	18 June 2021 – 17 June 2022	SGD12,000
<i>On 15 December 2021, death occurred to Insured Person(s) A due to an injury, the maximum benefit paid out will be SGD12,000</i>			

Scenario 2: Insured Person(s) B

Successful Transaction Date	Number of Remittance transaction	Period of Insurance	Insurance Coverage
30 June 2021	1 transaction sent to Myanmar	30 June 2021 – 29 June 2022	SGD12,000
<i>On 30 June 2022, death occurred to Insured Person(s) B due to an injury, NO benefit will be paid out-because the transaction is made after the period of insurance</i>			

Scenario 3 Insured Person(s) C

Successful Transaction Date	Number of Remittance transaction	Period of Insurance	Insurance Coverage
25 June 2021	1 transaction sent to Philippines	25 June 2021 – 24 June 2022	SGD12,000
<i>On 1 March 2022, Insured Person(s) C was injured in an accident while buying dinner after work and lost his hands as a result of the accident. The maximum benefit paid out will be SGD12,000</i>			

5.5 Please refer to the Policy Wording for more details of the scale of compensation. Policy Wording can be found at [eRemit.sg/hlasalaryprotector](https://eremit.sg/hlasalaryprotector)

5.6 The Campaign is an automatic enrolment for any Insured Person(s) and does not require any opt-in. Should a Potential Customer want to opt out from the Insurance Coverage, such Potential Customer should immediately email KLIQ at supportdesk@eremit.sg or Whatsapp us at +65 8811 0202.

## 6. Other Terms

- 6.1 Potential Customers must read the Policy Wording which can be found at [eRemit.sg/hlasalaryprotector](http://eRemit.sg/hlasalaryprotector) and understand that the Insurance Coverage provided is subjected to exclusions stated in the policy. Your enrolment will be rejected without notification should you fail to satisfy the above criteria.
- 6.2 By participating in this Campaign, you have given your consent to KLIQ and HLAS 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 of processing the application of your Insurance Coverage.
- 6.3 HLAS may contact you via voice call ("Service Call") to inform you of the Insurance Coverage.
- 6.4 You agree to HLAS and KLIQ's 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 HLAS Personal Data Policy at [www.hlas.com.sg](http://www.hlas.com.sg) and KLIQ's Personal Data policy at <https://www.eremit.sg/terms-and-conditions/> Privacy Policy tab for more information.
- 6.5 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 HLAS 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)).
- 6.6 KLIQ and HLAS decision on all matters relating to this Campaign and/or the Insurance Coverage shall be final, conclusive and binding and no further correspondence and/or appeal to dispute KLIQ's/HLAS decision shall be entertained.
- 6.7 KLIQ is not and shall not be held responsible for any delay, error or any other problems in the operation of the Campaign caused by or arising from breakdown, technical malfunction of any computer online system, servers or providers, computer equipment, software and/or at any web site or the telecommunications service or a combination thereof, including injury or damage to you or to any other person's computer or mobile phone related to and/or resulting from participating or downloading materials in or in connection with the Campaign.
- 6.8 In no event will the KLIQ and their respective affiliates, subsidiaries and related companies, their respective advertising or promotion agencies or their respective officers, directors, employees, members, shareholders, attorneys, representatives and agents (collectively, "Affiliates"), be responsible or liable for any damages or losses of any kind, including but not limited to direct, indirect, incidental, consequential, special or punitive damages arising out of your entry in the Campaign. By participating in the Campaign, you hereby release and agree to hold harmless KLIQ and their Affiliates from and against any and all rights, demands, claims, causes of action, losses, damages, costs and expenses whatsoever that they may have, or which may arise, whether in whole or in part, and whether directly or indirectly.
- 6.9 Notwithstanding any of the foregoing, KLIQ reserves the right as it deems fit to vary or change, cancel, terminate, withdraw, or suspend the Campaign and/or replace the Campaign with another similar campaign, or program without prior notice. Such variation, changes, cancellation, termination, withdrawal or suspension will be notified by posting on the KLIQ's Website [www.eremit.sg](http://www.eremit.sg) or in any other manner as KLIQ deems fit. In this respect, participating Eligible Subscriber(s) signify their agreement and undertaking to access the Website at regular

intervals to view and ensure that any variations or changes which KLIQ may affect from time to time.

- 6.10 With exception to HLAS and KLIQ no other third parties shall have any rights under the terms and conditions of this Campaign.
- 6.11 For any assistance and/or feedback related to this Campaign, Insured Person(s) can contact KLIQ's Customer center by e-mail to [supportdesk@eremit.sg](mailto:supportdesk@eremit.sg) or Whatsapp to +65 8811 0202.
- 6.12 All enquiries relating to the policy including but not limited to eligibility, claims, enrolment, coverage and suitability shall be made directly to HLAS. For questions on the policy, please email HLAS at [service@hlas.com.sg](mailto:service@hlas.com.sg)
- 6.13 The Campaign and terms hereunder are governed by the laws of Singapore.

**ANNEXURE 1**  
**LIST OF EXCLUDED OCCUPATIONS**

**Occupations that are not covered under Salary**

**Protector**

Aircrew  
Airforce  
Building Demolition Worker  
Civil Defense Officer  
Cleaner work in external wall  
Construction Plant Operator  
Crane and hoist operator  
Crew  
Diver (Commercial/Military)  
Explosives Worker  
Fireman / SCDF  
Firework Worker  
Fisherman  
Full Time Military Personnel  
Gas Distributor  
Gondola Worker  
Machine Operator  
Machinist  
Mine Worker  
Navy Officer  
Pilot  
Policeman  
Professional Sportsman  
Quarry Worker  
Racer  
Rig Worker  
Sailor aboard overseas  
Sailor, otherwise  
Scaffolding Worker  
Security Armed Guard  
Security Guard  
Ship Crew  
Shipyards Worker  
Stevedore  
Tunnel Worker  
Unknown  
Welder  
Window Cleaner  
Construction Site Worker (while the insured is at work)

\*HLAS retains sole and absolute discretion on eligibility of all occupations not covered under this List. This List is non-exhaustive and may be amended by HLAS from time to time.