

**Income Car Insurance x Roads SG Promotion
Terms and Conditions
5 July 2021 – 14 August 2021**

1. Income is offering CapitaVouchers worth up to \$380.00 (“Promotional Gift”) between 5 July to 14 August 2021 inclusive of both dates (“Promotion Period”) to:
 - i. successful applicants who purchased a NEW Drivo Classic plan or Drivo Premium plan (“Qualifying Policies”) via Income website online at <https://insurance.income.com.sg/car-insurance>
 - ii. the insured vehicle is registered from year 2016 to 2021 (0-5 years old car),
 - iii. Enters promo code “RDSINC” during checkout on Income’s website and
 - iv. With the “Qualifying Policies” total payable premium stated in the table below, each policyholder will be entitled to the following denomination of Vouchers.

Minimum net total premium of Qualifying Policies (incl. GST and after any prevailing discount)	CapitaVouchers
\$600 - \$899	\$150
\$900 - \$1399	\$200
\$1400 - \$1799	\$250
\$1800 - \$2399	\$300
Above \$2400	\$380

2. If the applicant has a car insured with another insurer and would like to change his private car insurance policy to one of the Qualifying Policies, the applicant will be eligible for this promotion provided all the eligibility criteria set out under these terms and conditions has been met.
3. **The following policyholders and/or customers are not eligible for this promotion:**
 - a. **The policyholder who chooses not to renew any lapsed Income Drivo Car Insurance policy which is entitled for renewal** in order to purchase a new Income Drivo Classic plan or Drivo Premium plan during the Promotion Period;
 - b. **The policyholder who cancels any existing Income Drivo Car Insurance policy** in order to purchase a new Income Drivo Classic plan or Drivo Premium plan during the Promotion Period; and
 - c. **Customer who currently owns an Electric Vehicle** and purchases a new Qualifying Policy during the Promotion Period.
 - d. **Customer whose a private hire** and purchases a new Income Drivo Car Classic plan or Drivo Premium plan during the Promotion Period.
4. Each eligible applicant shall receive one set of Promotional Gift for each Qualifying Policy purchased regardless the number of added drivers in the Qualifying Policy.

5. Redemption letters for the Promotional Gift will be mailed to successful applicant of the Qualifying Policies within two months from the end of the Promotion Period at their addresses registered with Income during the application for the Qualifying Policies, provided that the Qualifying Policy is still in-force as of that date.
6. Income reserves the right to demand from the successful applicant the full value of the Promotional Gift for Qualifying Policies which are issued but terminated within 6 months from the Qualifying Policy issuance date by the successful applicant, and the successful applicant shall immediately pay Income such amount demanded. The full value refers to the stated worth price or the face value of the Promotional Gift.
7. The successful applicant must bring along the Redemption Letter to redeem the Promotional Gift. The Promotional Gift can be redeemed at any of the collection centres listed in the Redemption Letter. The Promotional Gift must be collected within two months from the date of the Redemption Letter. Failing which, the successful applicant shall be deemed to have forfeited his right to the Promotional Gift and no compensation will be given or paid in lieu.
8. The Promotional Gift is not exchangeable for cash or any benefit in kind.
9. Income reserves the right to replace the Promotional Gift with items of similar value ("Replacement Item") at any time without prior notice.
10. Income shall not be liable to any applicant or any party, whether in contract or tort (including negligence) or otherwise, for any liabilities, losses and damages, claims, costs and expenses or for any special or consequential damages or losses in connection with, related to or resulting from the use of the Promotional Gift or the Replacement Item (if any).
11. Income is not the manufacturer or merchant of the Promotional Gift or any Replacement Item, and provides no warranty in respect of it. Income shall not be responsible for all warranties, expressed or implied, including implied warranties of merchantability, and fitness for a particular purpose and against infringement of intellectual property rights in respect of the Promotional Gift or any Replacement Item.
12. No joint venture, sponsorship, tie up, agency or any other relationship is intended or created between Income and the manufacturer or merchant of the Promotional Gift or any Replacement Item. Neither is this promotion intended or deemed to be a connection with or use of the brand name of the Promotional Gift or any Replacement Item.
13. This promotion is applicable to applicants who are Singaporeans, Permanent Residents of Singapore and holders of a valid Singapore employment pass, work permit pass, long term visit pass and student pass.
14. This promotion cannot be used in conjunction with any other promotions, unless otherwise stated by Income.

15. Income reserves the right to change the terms and conditions of this promotion without any prior notice.

IMPORTANT NOTES

You can find the usual terms and conditions of the Drivo Classic plan and Drivo Premium plan at www.income.com.sg/car-policy-conditions.pdf and Motor Insurance Extensions (Rider) at www.income.com.sg/car-rider-policy-conditions.pdf.

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 Income or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Information is correct as of 5 July 2021