

**LUV May Day Campaign 2023 – Complimentary Group Personal Accidental Death Cover**  
**1 May 2023 to 31 October 2023**  
**Terms and Conditions**

1. Income Insurance Limited (“Income”) offers a one-year complimentary Group Personal Accidental Death with sum assured of \$100,000 (“Complimentary Cover”) to National Trades Union Congress (“NTUC”) members between age 16 and 64 years old, and who successfully sign up for any new LUV Basic and Deluxe cover (the “Qualifying Policy”) in accordance with the terms and conditions set out here, during the Campaign Period (as defined in Clause 2 below) via:
  - I. [LUV online sign-up page](#); or
  - II. Income advisors; or
  - III. Any Income branches; or
  - IV. The product hotline 6332 1133
2. This Campaign is valid from **1 May to 31 October 2023** (“Campaign Period”), inclusive of both dates.
3. The Qualifying Policy is subject to underwriting. An NTUC member will only be eligible for the Complimentary Cover if the NTUC member signs up for a new application for the Qualifying Policy and the application is approved by Income. For avoidance of doubt, a new application refers to the application made by the NTUC member who is not insured under any LUV Policy and does not include, renewals, change in cover type or plan type (sum assured) of any existing LUV Policy, reinstatement of lapsed LUV Policy, subsequent application made in addition to any existing LUV Policy or subsequent application made after the NTUC member had terminated the LUV Policy during the 14 days free-look period as set out under the earlier LUV Policy.
4. Each NTUC member shall only be eligible for a one-time, Complimentary Cover under this Campaign, regardless of the number of applications submitted for the Qualifying Policy, additional LUV Basic and LUV Deluxe cover (collectively the “LUV Policy”). The NTUC member may, in addition to the Qualifying Policy, apply for additional LUV Basic or LUV Deluxe Plan provided that the maximum total sum assured for all the LUV Policy cumulatively, shall not exceed \$200,000.
5. The NTUC member will be eligible for the Complimentary Cover if;
  - i. the application and GIRO application form, including all relevant information required by Income, for the Qualifying Policy have been submitted to and received by Income within the Campaign Period; and
  - ii. the application has been approved by Income and the Qualifying Policy must be issued by 31 December 2023.
  - iii. the Qualifying Policy remained in force continuously during the period of the Complimentary Cover. If the NTUC member terminates the Qualifying Policy or the Qualifying Policy is lapsed during the period of the Complimentary Cover, the NTUC member’s Complimentary Cover shall be terminated from the date of the termination of the Qualifying Policy.
6. The successful applicant issued with the Qualifying Policy will receive a one-year Complimentary Cover from the start date of the Qualifying Policy.
7. The Complimentary Cover is not exchangeable for cash or any benefits-in-kind.

8. This Campaign is not valid in conjunction with other incentives and promotions/campaigns offered by Income, where applicable, unless otherwise permitted by Income in its sole and absolute discretion.
9. Income and NTUC shall not be liable to any NTUC member, insured member, insured 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 this Campaign.
10. Income reserves the right to change the terms and conditions of this Campaign without any prior notice to any party.
11. This Campaign does not affect or change any term and condition of the LUV Policy (including the Qualifying Policy) that is issued to the insured member, or the master policy contract between Income and NTUC.

## **IMPORTANT NOTES**

National Trades Union Congress (“NTUC”) is the policyholder. You can find the usual terms and conditions of LUV plan in the master policy contract issued to NTUC. The cover for LUV plan will automatically end upon the termination of the master policy by either Income or NTUC. All our products are developed to benefit our customers but not all may be suitable for your specific needs. If you are unsure if this plan is suitable for you, we strongly encourage you to speak to a qualified insurance advisor. Otherwise, you may end up buying a plan that does not meet your expectations or needs. As a result, you may not be able to afford the premiums or get the insurance protection you want. This plan does not have any cash value. LUV is underwritten and issued by Income.

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](http://www.gia.org.sg) or [www.lia.org.sg](http://www.lia.org.sg) or [www.sdic.org.sg](http://www.sdic.org.sg)).

This advertisement has not been reviewed by the Monetary Authority of Singapore.

Information is correct as of 14 April 2023.