

## Terms and Conditions

1. The GREAT S.M.I.L.E Protection Plan is a personal accident plan offered by The Great Eastern Life Assurance Company Limited (“Great Eastern”) to schooling child(ren) between Primary 1 to Secondary 2 level and whose parents have registered such child(ren) for the 3-month SixClouds S.M.I.L.E Programme Trial, subject to fulfilment of certain terms and conditions set out below (the “Promotion”).
2. Parents and children must fulfil all the mechanics as set out in these terms and conditions during the qualifying period (i.e 8 June 2020 to 31 May 2021) for the child(ren) to qualify for the Promotion.
3. Registration for the Promotion is open to parents of children who are Singapore Citizens, Singapore Permanent Residents or foreigners residing in Singapore with a valid employment pass or work permit and who have registered for the 3-month SixClouds S.M.I.L.E Programme Trial.
  - At least one parent must complete the online registration form sent by a Great Eastern financial representative with the required personal particulars to participate in the Promotion.
  - Check the boxes in the online registration form to indicate consent for the collection, use and disclosure of their personal data for purposes related to the Promotion as well as to receive marketing advertising and promotional information from Great Eastern. Where the personal data required includes the personal data of the child(ren), the parent declares that the personal data pertaining to his/her child(ren) is true and correct and consents to Great Eastern and their authorised service providers processing her/his as well as his/her child(ren)’s personal data for the purposes stated herein.
  - Participants must ensure that the particulars registered are true, complete and accurate in all respects, and that Great Eastern may rely on the information provided in the registration form to contact them for the relevant purposes (For example, at registration, the participants must provide their respective registered mobile numbers and valid email addresses which may be used by Great Eastern for the purpose of sending details of promotion(s)).
  - Each child can only be registered once for the Promotion. In the event that a parent submits more than one registration form for the same child, only the first duly completed registration form received by Great Eastern will qualify.
4. **GREAT S.M.I.L.E Personal Accident Protection Plan for the child**

The child (“Life Assured”) will be entitled to a complimentary personal accident plan, the GREAT S.M.I.L.E Protection Plan, for six (6) months (“Protection Plan”) if the

completed online enrollment form is submitted to Great Eastern in the following manner within three (3) months from the date of activation of the 3-Month SixClouds S.M.I.L.E Trial.

- The parent who has registered for the 3-month SixClouds S.M.I.L.E Programme Trial for his/her child will receive an email from Great Eastern to complete and submit the online enrollment form at [sq.gelife.co/gsmilep1](http://sq.gelife.co/gsmilep1) for the complimentary Protection Plan for the child within 4 weeks of the date of activation of the SixClouds S.M.I.L.E Programme Trial.
- The entry age of the Protection Plan for the schooling child is between 7 to 16 (age next birthday).
- The Protection Plan is applicable only to a child within the above specified entry age and who is still schooling in Singapore within the stipulated levels i.e. Primary 1 to Secondary 2.
- The child's details must be submitted via the online enrollment form to Great Eastern within three (3) months from the date of activation of the SixClouds S.M.I.L.E Programme Trial period for the child to be covered under the Protection Plan.
- The child is not eligible for the Protection Plan if the parent does not register for the Protection Plan within three (3) months from the date of activation of the SixClouds S.M.I.L.E Programme Trial period.
- The "Effective Date" of the Protection Plan for the child, will be stated in the Certificate(s) of Insurance issued by Great Eastern and the Protection Plan shall expire six (6) months from the "Effective Date" stated therein.
- The Protection Plan is applicable to Singapore Citizens, Singapore Permanent Residents and Foreigners. For foreigners, one of the parents of the child must be residing in Singapore with a valid employment pass or work permit.
- The Certificate of Insurance for the Protection Plans will be presented to the registered parent by a Great Eastern financial representative.
- GELS reserves the right to vary the terms and conditions or withdraw the above Protection Plan at any time without prior notice. The decision of GELS on all matters relating to the Protection Plan shall be final and binding on all customers.

### **General**

6. The decision of Great Eastern on all matters relating to the Promotion shall be final and binding on all customers.
7. Great Eastern may vary these terms and conditions or suspend or terminate the Promotion without any notice or liability to any party.

8. In the event of any inconsistency between these terms and conditions and any advertising, publicity, brochure, marketing or other materials relating to or in connection with this Promotion, these terms and conditions shall prevail.
9. Great Eastern makes no representation to the quality or performance of the services provided by the merchants/ vendors in connection with the Promotion.
10. Great Eastern will not be responsible for any injuries, loss, claim or damage, liabilities or other consequences of whatsoever nature (collectively "Losses") suffered or incurred directly or indirectly by participants of the Promotion, the Protection Plan howsoever caused or arising and without limiting the generality of the foregoing, whether by reason of/or on account of any act or omission whether negligent or otherwise on the part of Great Eastern or its servants or agents, even if Great Eastern or its agents or employees are advised of the possibility of such Losses.
11. By participating in this Promotion, the participants agree to release and hold Great Eastern harmless from any and all liability whatsoever for any injuries, losses or damages of any kind to any person or property arising from or in connection with, either directly or indirectly:
  - the awarding, acceptance, receipt, possession, use or misuse of the Protection Plan or parts thereof awarded pursuant to the Promotion; and
  - the participation in the Promotion.
12. Notwithstanding anything herein, Great Eastern has the absolute discretion to determine the eligibility of any person to participate in the Promotion.
13. If Great Eastern subsequently determines that a person is in fact not eligible, for any reason whatsoever, Great Eastern may at its discretion, disqualify the participant without prior notice.
14. By participating in the Promotion, each participant agrees and consents to Great Eastern and its related corporations (collectively, the "Companies"), as well as their respective representatives, agents, authorised service providers and relevant third parties (the Companies and all the other foregoing parties, collectively, "Great Eastern Persons"), collecting, using and/or disclosing each participant's personal data, for purposes reasonably required by the Companies to administer the Promotion and such other purposes as described in Great Eastern's Privacy Statement which is accessible from Great Eastern's website, which each participant confirms he/she has read and understood.
15. The terms and conditions of the Promotion shall be governed by and interpreted in accordance with Singapore law. The courts of Singapore shall have exclusive jurisdiction over any disputes arising from the terms and conditions, including the validity and enforceability thereof.