

Complimentary 6 Months Home Contents Insurance Terms and Conditions

1. The Complimentary 6 Months Home Contents Insurance (“Complimentary Insurance”) underwritten by HL Assurance Private Limited (“HL Assurance”) is limited to customers of HL Bank who have successfully applied and received approval for the HL Bank Personal Loan during the Promotion Period (“New Personal Loan Customers”).
2. Subject to these terms and conditions, the New Personal Loan Customer shall be entitled to obtain the Complimentary Insurance underwritten by HL Assurance upon successful application and receipt of approval for the HL Bank Personal Loan during the Promotion Period (“Insurance Promotion”). HL Bank reserves the right to vary or withdraw the Insurance Promotion from time to time as it deems fit at its discretion.
3. This Insurance Promotion is valid from 15 May 2023 – 30 June 2023, both dates inclusive (“Promotion Period”).
4. To be eligible for this Complimentary Insurance, the New Personal Loan Customer must also satisfy the following criteria:
 - a. the New Personal Loan Customer must be a Singapore Citizen or Singapore Permanent Resident or a Work Permit, Employment Pass, Dependent’s Pass or S Pass, holder.
 - b. the New Personal Loan Customer must be aged 21 and above.
 - c. the New Personal Loan Customer must be the House Owner and/or Tenant occupying the insured premises.
 - d. The Property to be Insured has not suffered any loss, damage or accident, over the last 3 years.

The New Personal Loan Customer’s enrolment will be rejected without notification should he/she fail to satisfy the criteria in this Clause 4.

5. HL Assurance will contact the New Personal Loan Customer via voice call (“Service Call”) to inform the New Personal Loan Customer of the insurance coverage when you opt in for this Complimentary Insurance.
6. All enrolments will be subject to HL Assurance’s approval and terms and conditions.
7. HL Assurance reserves the right to withdraw the Complimentary 6 Months Home Contents Insurance at any time by giving the New Personal Loan Customer one (1) month notice.
8. Additional terms and conditions may apply at the sole discretion of HL Assurance. HL Assurance may vary the Terms and Conditions of this Insurance Promotion without prior notice or withdraw or discontinue the Insurance Promotion at any time without any notice or liability.
9. In the event of any dispute, HL Assurance management’s decision is final.
10. By participating in this Insurance Promotion, it is deemed that you have given your consent to HL Bank to collect, use, process and/or to disclose your personal information including your full name, address, mobile number, email address (collectively “Personal Data”) for the purposes for HL Assurance representative to contact you for the application of your Complimentary Insurance and for HL Assurance’s collection, use and processing for the enrollment and effecting of the Complimentary Insurance.
11. You agree to our 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 HL Assurance’s Personal Data Policy at www.hlas.com.sg for more information. To withdraw your consent at any time, please email HL Assurance at service@hlas.com.sg.
12. Complimentary 6 Months Home Contents Insurance is underwritten and distributed by HL Assurance Private Limited.
13. This is not a contract of insurance. Full details of the terms, conditions and exceptions of this insurance are provided in the Policy and will be sent to you upon acceptance of your application by HL Assurance Pte. Ltd.
14. “HL Assurance” means HL Assurance Private Limited.
15. “HL Bank” means HL Bank, the Singapore branch of Hong Leong Bank Berhad.



16. 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 HL Assurance or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.or.sg).