

Terms & Conditions for Budget Direct's Travel Insurance Buy 12 months, get 2 months free

1. Only residents of Singapore may purchase, and be insured under Budget Direct Insurance's travel insurance policies. For other terms and conditions of Budget Direct Insurance's insurance policies, please refer to the Product Disclosure Document for [travel insurance](#) policies that is currently published on our website, prior to purchase of such policy
2. To enjoy this "Buy 12 months, get 2 months free" offer:
 - i. you must purchase a new annual travel insurance policy ("**Policy**") from Auto & General Insurance (Singapore) Pte. Limited (trading as Budget Direct Insurance) ("**Budget Direct Insurance**") from 1 September 2023 to 31 December 2023 (dates inclusive) ("**Offer Period**");
 - ii. your Policy must not, at the time of purchase, cover the same risks and subject matter as any of your existing annual travel insurance policy with Budget Direct Insurance (where you are a policyholder);
 - iii. your insurance application and premium payment must be accepted by Budget Direct Insurance during the Offer Period; and
 - iv. you must not have cancelled an annual travel insurance policy with Budget Direct Insurance within 60 days prior to your purchase of the Policy.
3. Budget Direct Insurance shall apply their standard underwriting criteria and requirements to all insurance applications for purchase of the Policy, and reserves the right to reject, at any time, in full or in part, any insurance application.
4. This offer is for a total of 14 months' (12+2 months) period of cover under the Policy. All premiums paid will be applied to cover you for the first 12 months. You will be covered for free during the 13th and 14th month. The free 2 months' period of cover is non-exchangeable for cash and non-transferable.
5. If you cancel the Policy at any time during the first 12 months of cover, you will not be eligible to enjoy this offer. However, in such cases, you may receive a refund of your premium paid, in accordance with the terms and conditions set out in the Product Disclosure Document. If you cancel the Policy after the first 12 months of cover, there will not be any refund of premiums.
6. This offer is not valid with other promotions, discounts, offers, vouchers, rebates or privileges (save for any incentives enjoyed under the Budget Direct Insurance [Bring a Buddy](#) or partner programme promotions which involves the use of an Affinity ID during policy purchase).
7. By participating in this promotion, you agree to receive marketing communications from Budget Direct Insurance in relation to this promotion and our products and services. You may opt-out from our marketing communications at the time of receipt or by emailing us at privacy@budgetdirect.com.sg.

8. All employees of Budget Direct Insurance and their related companies, their immediate families, and persons living in the same household as the aforementioned individuals (whether related or not), are not eligible to participate in this promotion.
9. The terms and conditions of this promotion may be amended by Budget Direct Insurance at any time without notice or incurring liability to any party. The decision of Budget Direct Insurance on all matters relating to this promotion is final. Any updates to these terms and conditions will be published on the website of Budget Direct Insurance at budgetdirect.com.sg

The information in these terms and conditions is accurate as of 7 September 2023.