

Terms & Conditions for Budget Direct Insurance's National Bikers Weekend 2023 promotion

1. These terms and conditions ("**Terms and Conditions**") shall apply to the **National Bikers Weekend 2023** promotion ("**NBW2023 Promo**") offered by Budget Direct Insurance (referred to in these Terms and Conditions as "**Budget Direct**", "**we**", "**our**" or "**us**").

Participation

2. Only vehicles registered in Singapore may be insured under Budget Direct's car and motorcycle insurance policies and only residents of Singapore may be insured under Budget Direct's travel insurance policies. For other terms and conditions of our insurance policies, please refer to the Product Disclosure Documents for [car](#), [motorcycle](#) and [travel](#) insurance policies that are currently published on our website, prior to purchase.
3. This offer is only available to customers (each, an "**Eligible Customer**"):
 - i. who buy a NEW Car, Motorcycle or Travel insurance policy ("**Policy**") from Auto & General Insurance (Singapore) Pte. Limited (trading as Budget Direct Insurance) **from 0.00 hours of 9 September 2023 to 23.59 hours of 12 October 2023** (dates inclusive) ("**Offer Period**") and purchase the Policy with the Affinity ID "**NBWMC**" applied at the online checkout of the Policy purchase;
 - ii. whose insurance application is validated and premium payment is accepted by us during the Offer Period; and
 - iii. whose Policy cover commences within 60 days from the purchase date and the Policy is not cancelled before its start date.
4. **Only for Motorcycle Policy Eligible Customers**: Each Eligible Customer who successfully purchases a Motorcycle insurance policy ("**Motorcycle Policy Customer**") during the Offer Period will be **automatically enrolled** into the National Bikers Weekend Grand Lucky Draw organised by Ethan White Productions Pte Ltd ("**NBW Grand Lucky Draw**") held on 15 October 2023 (details below).

National Bikers Weekend Grand Lucky Draw

5. For every S\$100 spent on Motorcycle insurance policy premiums, the Motorcycle Policy Customer gets 1 chance to participate in the NBW Grand Lucky Draw.
6. To win prizes, the Motorcycle Policy Customer must be **physically present** at the NBW Grand Lucky Draw event:

Event: National Bikers Weekend Grand Lucky Draw

Venue: D'Marquee@Downtown East

Date: 15 October 2023

Time: 6.30 p.m. to 7.30 p.m.

7. Prizes will be forfeited if the Motorcycle Policy Customer is not present during the NBW Grand Lucky Draw event to claim the prize. For more details of the NBW Grand Lucky Draw, please visit the National Bikers Weekend's website at <https://www.nbwsg.com>
8. **A Motorcycle Policy Customer may opt-out from participation** in the Grand Lucky Draw by clicking on the link to opt-out that is provided in our email sent from Winabike@budgetdirect.com.sg.

E-shopping Vouchers

9. Eligible Customers who purchase a New Policy ("**New Policy Customers**"), in which the subject matter of the New Policy is not the same as any of the Eligible Customer's existing policy with us (where the Eligible Customer is the policyholder), will be eligible to receive e-shopping vouchers as described below:

Product Type	Policy Premium (after discounts, incl. GST)	e-shopping voucher
Car	S\$800 and above	S\$50
	Below S\$800	S\$20
Motorcycle	Any premium amount	S\$20
Travel - Annual	Any premium amount	S\$10
Travel - Single	S\$30 and above	S\$5

10. New Policy Customers will receive an email with a notification to log in to their Policy Manager to redeem the e-shopping voucher. New Policy Customers acknowledge that they are responsible for redemption of their e-shopping voucher before the redemption link's expiry date shown on their Policy Manager and accept that their use of the e-shopping voucher is subject to the terms and conditions of the participating merchant(s) providing the e-shopping voucher.
11. We reserve the right to determine the participating merchant(s) issuing the e-shopping vouchers. All e-shopping vouchers are non-transferable and non-exchangeable for cash, credit or any other item.

General

12. By participating in the NBW2023 Promo, each Motorcycle Policy Customer agrees to be automatically enrolled in the NBW Grand Lucky Draw and consents to Budget Direct and the event organisers of the NBW Grand Lucky Draw to collect, store, process, use and disclose their personal information for the purposes of enrolment in the NBW Grand Lucky Draw and the conduct and administration of the NBW Grand Lucky Draw.
13. Motorcycle Policy Customers who win prizes at the NBW Grand Lucky Draw shall consent to and grant Budget Direct, its related companies and service contractors,

the right to use and publish his/her name, particulars, likeness, image and voice (in any format which may include photograph, audio, video or other recording), written comments, and/or the fact that the Motorcycle Policy Customer won a prize at the NBW Grand Lucky Draw, for our advertising, marketing and promotional purposes, in any media as we deem fit without further notice or compensation.

14. The prizes at the NBW Grand Lucky Draw are subject to such other terms and conditions that may be imposed by the event organisers of the National Bikers Weekend. Budget Direct is not liable for decisions made by the event organisers of the National Bikers Weekend relating to the NBW Grand Lucky Draw, including the choice of winners, and we make no representation or warranty of any kind, express or implied (including without limitation, any implied warranty of quality or fitness) of the prizes available at the NBW Grand Lucky Draw. Any dispute relating to the prizes won should be resolved directly with the event organisers of the NBW Grand Lucky Draw.
15. Each Motorcycle Policy Customer agrees to release and hold Budget Direct, its related companies, affiliates and/or service contractors harmless from any and all liability whatsoever for any injury, loss or damage of any kind to any person or property in connection with the Motorcycle Policy Customer's participation in the NBW Grand Lucky Draw or the usage and enjoyment of the prizes won at the NBW Grand Lucky Draw.
16. Notwithstanding any other provision in these Terms and Conditions, we will apply our standard underwriting criteria and requirements and reserve the right, at any time, to reject, in full or in part, any insurance application.
17. The NBW2023 Promo may, unless otherwise stated, apply on top of our prevailing promotions published on budgetdirect.com.sg/promotions; however, it may not be enjoyed with any incentives/rewards/discounts (such as Buddy ID) under our Bring a Buddy and other partner programme promotions.
18. Each Eligible Customer agrees to receive marketing communications from Budget Direct and our related companies in relation to our products and services. An Eligible Customer may opt-out from such marketing communications at the time of receipt or by emailing us at privacy@budgetdirect.com.sg.
19. Our employees and employees of our related companies, their immediate families, and persons living in the same household as any of these mentioned individuals (whether related or not), are not eligible to participate in the NBW2023 Promo.
20. We may amend these Terms and Conditions or cancel the NBW2023 Promo at any time without notice or incurring liability to any party. Our decision on all matters relating to the NBW2023 Promo is final.

These Terms and Conditions are correct as of 9 September 2023.