



30 June 2015

**Terms & Conditions of Happy Tails “Pawtrait Contest” (“Contest”)**

1. This contest is jointly organised by Aon Singapore Pte. Ltd. (“**Aon**”) and MSIG Insurance (Singapore) Pte. Ltd. (“**MSIG**”) (collectively, the “**Organisers**”). Happy Tails Insurance is underwritten by MSIG and arranged by Aon.
2. Contest Period: 1st to 15th of every calendar month from July to December 2015 (“**Contest Period**”).
3. Anyone with a valid and legitimate Facebook account is eligible to participate in the Contest. To participate:
  - a. “Like” Happy Tails Pet Insurance Singapore Facebook page; and
  - b. Post an image/portrait (“**Pawtrait**”) of your pet (relevant to the given theme) on our Happy Tails Facebook page with the relevant hash-tag during the Contest Period;
4. Winners will be selected based on the number of “Likes” on their photos. There will be three winners selected each calendar month, unless otherwise specified.
5. Winners will be awarded a S\$30, S\$20 and S\$10 Pet Lovers Centre voucher (“**Prize**”) for the first, second and third place winners respectively.
6. At the end of every calendar month’s contest, top three winners will be announced on Happy Tails Pet Insurance Singapore Facebook page to request winners’ provision of contact details.
7. The Prize will be sent by ordinary post by Aon to the mailing address provided by the winners within 30 days from confirmation of details. Aon is not obliged to replace any Prize which is not received, has expired or has been misplaced.
8. The Prize is not transferable and is not exchangeable for cash, credit or any other item in part or in whole.
9. You accept the Prize as it is and subject to any terms and conditions that the supplier of the Prize may impose. The Organisers make no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms or conditions with respect to any Prize.
10. The Organisers are not obliged to assist or act on your behalf in communicating with the supplier of the Prize relating to the redemption of the Prize or for any other reason.
11. The Organisers may at their sole discretion at any time and without prior notice substitute or replace the Gift with any other gift of equal, lower or higher value.
12. An individual can only win one prize per Contest and not in consecutive calendar months.
13. By taking part in the Contest, you accept that the Organisers may vary the terms and conditions of the Contest without prior notice or withdraw or discontinue the Contest at any time without any notice or liability. The Organisers’ decision on all matters relating to the Contest will be at their absolute discretion and will be final and binding. In the event of any inconsistency between these Terms and Conditions and any brochure, marketing or promotional material relating to the Contest, these Terms and Conditions will prevail.

**Aon Singapore Pte. Ltd.**

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