



**MSIG Insurance (Singapore) Pte. Ltd.** (Co. Reg. No. 200412212G)  
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## TERMS & CONDITIONS

### CHALLENGE PERIOD FOR MSIG BIODIVERSITY TRAILS:

- The MSIG Biodiversity Trails (collectively, "Challenge") is organised by MSIG Insurance (Singapore) Pte. Ltd. ("MSIG") and the Challenge Period for the MSIG Biodiversity Trails is 1 October to 31 December 2021.

### ELIGIBILITY:

This Challenge is open to individuals living and/or working in Singapore.

However, MSIG reserves the right not to award the prizes to any individual who is an employee or contractor of companies involved in the preparation, organisation and/or execution of the Challenge.

### HOW TO PARTICIPATE:

- Download the District Race app and create an account using your email address or Facebook account.
- Explore the MSIG Biodiversity Trails (Singapore Botanic Gardens and/or Siloso) through the app. You will be awarded points based on the checkpoints and challenges that you have completed during the trails as well as the distance travelled. Points are non-accumulative and are based on per session of use. You can explore the trail as many times as you wish during the Challenge Period.

### PRIZES:

- Collect as many points in a trail session during the 60-minute session. The top 10 scorers for each trail will win a \$50 sports voucher each.
- Each participant can win a maximum of one (1) \$50 sports voucher.
- MSIG will take the results as recorded via the District Race app **on 31 December 2021, 11.59pm (Singapore time)**.
- If there is a tie between participants as the top 10 scorers, the participant who completes the trail using the shortest distance will win the tie breaker.
- MSIG will contact the winners by email on the prize redemption details 2 weeks after the closing date of the Challenge Period for the trails.
- The prizes are non-transferrable and non-refundable. No cash alternative will be given. Any prizes which remain unclaimed after the prize redemption period of 2 weeks shall be forfeited without further notice.
- These Terms and Conditions are governed by and to be construed in accordance with the laws of the Republic of Singapore and you agree to the exclusive jurisdiction of the courts of the Republic of Singapore.
- A person who is not a party to these Terms and Conditions has no right under the Contracts (Rights of Third Parties) Act to enforce any of these Terms and Conditions.
- All information is correct at date of print.

### PERSONAL DATA:

By entering the Challenge, you consent to your name and email address being used by MSIG for matters in connection with this Challenge; and agree to give photographs and interviews to MSIG for promotional and marketing purposes.



**RESERVATION OF RIGHTS:**

- MSIG is entitled to terminate or modify the Challenge or the rules at any time prior to the closing date by publishing any such modifications or termination.
- By entering this Challenge, each participant agrees that MSIG and its affiliates shall not be liable for injury, loss, claims or damages of any kind arising out of or in connection with participating in this Challenge and/or in relation to the Prize.
- MSIG reserves the right to disqualify any winner on the grounds of inaccurate information, fake or multiple accounts, ineligibility to participate and/or breach of terms and conditions. In such an event, MSIG may forfeit or re-claim the prize.
- If there are insufficient winners, MSIG may at its discretion choose not to award all the prizes.
- MSIG's determination of all matters relating to this Challenge shall be final and conclusive and no correspondence will be entertained.
- These Terms and Conditions are governed by Singapore law and by participating in the Challenge; you consent to submit to the exclusive jurisdiction of the Singapore courts.