

SG60 Free ComfortProtect Campaign – Terms and Conditions

(Valid from 1 August to 31 August 2025)

1. ComfortProtect is a personal accident insurance policy underwritten by HL Assurance Pte Ltd (“**HLAS**”). It is made available to users of transport services (“**Users**”) through the CDG Zig App, operated by CDG Zig Pte. Ltd. (“**CZPL**”).
2. CZPL is the master policyholder of the group insurance policy. As part of the SG60 campaign (“**Promotion**”), ComfortProtect coverage is offered free of charge to eligible Users who successfully opt in during the promotion period (1 August to 31 August 2025, both dates inclusive) (“**Promotion Period**”).

Terms and Conditions (“Terms”)

3. By opting-in during the Promotion Period, Users (including existing ComfortProtect Users) will enjoy free ComfortProtect coverage for eligible rides.
4. After the Promotion Period, if Users do not opt-out of ComfortProtect, the prevailing premium payable for ComfortProtect coverage will automatically be applied to each eligible ride until the User opts-out.
5. Users shall not be entitled to any refund of ComfortProtect premiums if they do not opt-out after the end of the Promotion Period.
6. These Terms shall apply in conjunction with the HLAS General Terms and Conditions <https://www.hlas.com.sg/comfortprotect-benefits-and-coverage> (“**General Terms**”), which shall apply. By participating in the Promotion, you are deemed to have agreed and accepted the General Terms.
7. CZPL’s records and decisions on all matters relating to the Promotion (including but not limited to the eligibility of any User to participate in the Promotion) shall be final, conclusive and binding. CZPL is not obliged to entertain any correspondence, claims or appeals.
8. CZPL may add to, amend, modify or vary any or all of these Terms at any time without notice or liability to any person.
9. These Terms are governed by, and shall be construed in accordance with, the laws of Singapore.