

# COMPETITION TERMS & CONDITIONS

## WIN A YEAR'S FREE PROPERTY INSURANCE WORTH UPTO £500

Promoter: UKinsuranceNET, Alton House, 27-31 Grange Road, Darlington, DL1 5NA

1. The Promoter's standard terms and conditions for competitions apply to the 'Win a Year's Free Property Insurance worth up to £500' competition.

2. These terms and conditions apply to the Competition together with the Standard Terms (which together are defined in the Standard Terms as the 'Rules'). Except where otherwise stated, defined terms used in these Competition Terms shall have the same meaning as in the Standard Terms.

3. The Competition shall open at 00:01 on 10<sup>th</sup> November 2015 and close at 23:59 on Monday 28<sup>th</sup> March 2016 subject to the individual draw entry dates in paragraph 6 below.

To enter: You must complete all of the following actions between the Opening Date and the Closing Date to be entered in to the prizes draws:

- a. Subscribe to UKinsuranceNET email marketing list.
- b. All entries must be subscribed to UKinsuranceNET email marketing list at the time the competition is drawn.
- c. Provide a valid property insurance renewal date.

4. The Competition is open to property owners over the age of 18.

5. The Prizes: This competition contains one prize draw. Subject to you submitting your Entry prior to the Draw Date (as defined in paragraph 7 below) of the prize.

### A. A Years Free Property Insurance Worth up to £500

- i. Entry to be received before 23:59 on 28<sup>th</sup> March 2016 to be entered for draw A.
- ii. Property insurance cover for any property type up to the value of up to £500 for the duration of a year.
- iii. Insurance policy must be taken out through UKinsuranceNET.

6. The Prize-winner will be chosen at random in accordance with the following schedule:

- a. Drawn March 2016

7. The draw will be conducted under the supervision of an independent adviser.

8. The Prize-winner will be notified by email used when subscribing to our Mailing List ('Prize Notification') within 2 days of the Draw Date for that Prize. The Prize-winner will have 3 days from receipt of the Prize Notification to claim their Prize by registering their details. If the Prize-winner has not claimed their Prize within this period, the Promoter will be entitled to select an alternative Prize-winner in accordance with the Standard Terms.

9. Prize-winners shall collect their prize by calling the number provided in the confirmation email.

10. The name of the Prize-winner will be available for a period of two months from the Draw Date by writing to UKinsuranceNET's address above.

11. Each winner agrees to comply with the terms and conditions applicable to the issue and use of this prize. Further each winner acknowledges that he/she may be required to enter into a direct acknowledgement and/or agreement with UKInsuranceNET concerning claiming their prize and in compliance with the terms and conditions prior to receiving the prize.

12. The Promoter may pass personal information relating to prize winners to our partnered insurance companies (and any of their service providers or agents) for the purposes of monitoring the distribution and policy provided in the event of a suspected breach of any terms and conditions, rules or regulations of said companies relating to insurance policy, investigating and taking action against such winners.

13. Accordingly the Promoter is responsible for the operation of and all matters and concerns relating to the promotion, not any partnered companies or any other persons involved. All of whom shall not be responsible for or liable to entrants in any way whatsoever in connection with this promotion.

14. By taking part in this Competition you will be deemed to have accepted and be bound by the Rules as amended from time to time.

15. The governing law and jurisdiction as set out in Rules 24 and 25 of the Standard Terms shall apply to any matter arising out of or in connection with this Competition.

## COMPETITION ENTRANTS

1. By entering the Competition, you hereby warrant that all information submitted by you in your Entry is true, accurate and complete in every respect. UKInsuranceNET reserves the right to verify any information contained in your Entry and/or your eligibility to enter the Competition.
2. Unless otherwise stated in the Competition Terms, the Competition is only open to persons owning property within the UK.
3. UKInsuranceNET reserve the right in its absolute discretion to disqualify any entrant if it has reasonable grounds to believe that an entrant has breached any of the Rules, any applicable law (including copyright law) or has otherwise infringed the intellectual property of any other person. Each entrant acknowledges and agrees that any failure to comply with the Rules could lead to UKInsuranceNET disqualifying that person, without UKInsuranceNET giving any reason for such disqualification or granting any opportunity for challenge.
4. Any person that is: (a) an employee of any company involved in the Competition (including UKInsuranceNET); or (b) a family member of such employee, is not eligible to enter the Competition. UKInsuranceNET reserves the right to disqualify any person that it knows is, or has reasonable grounds to believe is, ineligible for the Competition as a result of this Rule.
5. In the event that a Prize-winner is disqualified from the Competition, UKInsuranceNET will, unless otherwise stated in the Competition Terms, select an alternative Prize-winner in the same manner as the original Prize-winner and such selection will be subject to the Rules.

## COMPETITION ENTRIES

There is no requirement to make any purchase in order to enter the Competition or access the website.

Unless otherwise set out in the Competition Terms, UKInsuranceNET accepts no responsibility for the return of any Entries.

## LIABILITY

6. UKInsuranceNET accepts no responsibility for any damage, loss, injury or disappointment of any kind suffered by any entrant in entering the Competition, including as a result of any entrant winning or not winning any prize.

## INTELLECTUAL PROPERTY RIGHTS AND DATA PROTECTION

7. You agree that UKInsuranceNET (and any third party authorised by UKInsuranceNET) may use your Entry (whether or not it wins the Competition) for any promotional purpose (for example, placing it on the UKInsuranceNET website or on any poster, leaflet or other advertising media including social media channels). You confirm that your Entry is original that you own and have the right to license to UKInsuranceNET the copyright and other intellectual property rights in the Entry for the purposes referred to in these Rules. You will retain ownership of copyright in your Entry but you give UKInsuranceNET (and any third party authorised by UKInsuranceNET) your irrevocable permission to use, reproduce, publish, display, transmit, copy, amend, store, sell and sub-licence your Entry worldwide for such promotional purposes and for the purposes of the Competition.
8. UKInsuranceNET will use any personal information that you provide with your Entry for the purposes of the Competition and, where you have given your consent, for marketing purposes including the distribution of regular email updates or newsletters. Any personal information relating to entrants will be used solely by us in accordance with applicable data protection legislation.
9. All Prize-winners unconditionally agree (as a condition of accepting any prize) to: (a) the use of their name, one or more photographs of themselves and disclosure of their county of residence (if such Prize-winner is resident within the UK) or country of residence (if such Prize-winner is resident outside the UK); and (b) co-operate with or participate in any other reasonable post-Competition publicity. Winners will be expected to provide a photograph of themselves to be published on UKInsuranceNET social media channels to publicise at the end of the competition.

## GOVERNING LAW AND JURISDICTION

10. The Rules and any dispute or claim arising out of or in connection with them or their subject matter (including the Competition), existence, negotiation, validity, termination or enforceability (including non-contractual disputes or claims) shall be governed by and construed in accordance with English law.
11. The Courts of England shall have exclusive jurisdiction in relation to any dispute or claim arising out of or in connection with the Rules or their subject matter, existence, negotiation, validity, termination or enforceability (including non-contractual disputes or claims).

## COPIES OF THESE RULES

12. A copy of these Rules may be obtained by sending a stamped addressed envelope to: Win a Years Free Property Insurance Worth up to £500, UKInsuranceNET, Alton House, 27-31 Grange Road, Darlington, DL1 5NA.