

**LONDON INSURANCE LIFE PRIZE COMPETITION  
TERMS AND CONDITIONS**

**1. The Promoter**

The promoter is The Society incorporated by Lloyd's Act 1871 By The Name Of Lloyd's Online Street London EC3M 7HA

**2. The competition**

2 . 1 The title of the competition is Insurance more interesting than you thought?.

2 . 2 Entrants will be required to follow the LIL Instagram page, like the specific competition grid post, tag one friend into the competition grid post via their Instagram handle and continue to follow the LIL Instagram page at the Closing Date. All entrants who comply with these requirements will be entered into a prize draw competition which will be selected a week after the Closing Date. The winner will be contacted via direct message on LIL Instagram to confirm details to receive the prize.

**3. How to enter**

3. 1 The competition will run from midday (GMT/BST) ] on 1 2<sup>th</sup> October 2 02 0 (the "**Opening Date**") to midnight (GMT/BST) on 1 6th October 2 02 0 (the "**Closing Date**") inclusive.

3. 2 All competition entries must be received by the Promoter via its Instagram account by no later than midnight (BST) on the Closing Date. All competition entries received after the Closing Date are automatically disqualified.

3. 3 To enter the competition:

- (a) Start by following the LIL (London Insurance Life) Instagram page, like the specific grid post associated with the competition and tag one friend in the comment section of that competition post by the Closing Date.
- (b) Upon the Closing Date all those following the LIL Instagram page that correspond with liking the post as well as tagging a friend in the comment section will be entered into a randomized prize draw.
- (c) The randomly selected winner will then be contacted by a representative of the Promoter's competition administrator, The Care Making Company Limited / Campus Group (company number 0818199) ("Campus Group") via direct message on Instagram. The winner will be required to provide their email address, proof of age, residential address and full name in order to receive the prize.

3. 4 No purchase necessary.

3. 5 The Promoter will **not** accept:
- (a) responsibility for competition entries that are lost, mislaid, incomplete according to the competition terms will be refused;
  - (b) proof of posting or transmission as proof of receipt of entry to the competition.

3. 6 By submitting a competition entry you are agreeing to be bound by these terms and conditions.

3. 7 The competition entries will be entered into a random selector prize draw.

**4. Eligibility**

4. 1 ~~The competition is open to residents in the UK and~~ ~~8 years or over~~
- (a) employees of the Promoter or its holding or subsidiary companies;
  - (b) employees of agents or suppliers of the Promoter or its holding or subsidiary companies, who are professionally connected with the competition or its administration; or
  - (c) members of the immediate families or households of (a) and (b) above.

4. 2 ~~Entry to the competition is by post only and you may win~~ ~~The~~  
 Promoter may require you to provide proof that you are eligible to enter the competition.

4. 3 The Promoter will not accept competition entries that are:
- (a) automatically generated by computer;
  - (b) completed by third parties or in bulk;
  - (c) have been altered, reconstructed, forged or tampered with; or
  - (d) incomplete.

4. 4 ~~There is no limit on the number of entries per person~~ ~~Entries on behalf of another person will not be accepted and~~  
 joint submissions are not allowed.

4. 5 The Promoter reserves all rights to disqualify you if your conduct is contrary to the spirit or intention of the prize competition.

**5. The prize**

5. 1 The prize is a Bose Speaker and one is available to be won.

5. 2 Any other costs incurred in addition to those set out above and that are incidental to the fulfilment of the prize are the responsibility of the winner(s).

5. 3 You will be responsible for ensuring the delivery is signed for upon receiving the prize.

5. 4 ~~Prize is subject to availability~~ ~~The cash value of the prize~~

5. 5 The prize is supplied by the Promoter.

5. 6 The prize is not negotiable or transferable.

## 6. Winners

6. 1 ~~The Promoter is not responsible for the prize.~~

6. 2 Campus Group will contact the winner personally as soon as practicable after the Announcement Date, using the Instagram handle provided with the competition entry.

6. 3 The Promoter must either publish or make available information that indicates that a valid award took place. To comply with this obligation Campus will tag the winner's social media handle into a post either on the grid or within the "stories" of the Promoter's Instagram page announcing them as the winner within 1 0 days of the prize being awarded in accordance with these terms and conditions ("**Announcement Date**")

6. 4 If you object to your social media handle and winning entry being published or made available, please contact Campus Group [kelsey.heaton@campusgroup.co.uk](mailto:kelsey.heaton@campusgroup.co.uk). In such circumstances, the Promoter must still provide the information and winning entry to the Advertising Standards Authority on request.

## 7. Claiming the prize

7. 1 Please allow 5 days for delivery of the prize.

7. 2 The prize may not be claimed by a third party on your behalf.

7. 3 Campus Group will make all reasonable efforts on behalf of the Promoter to contact the winner. If the winner cannot be contacted or is not available, or has not claimed their prize within 2 days of the Announcement Date, the Promoter reserves the right to offer the prize to the next eligible entrant selected from the correct entries that were received before the Closing Date.

7. 4 Neither the Promoter nor Campus Group accept any responsibility if you are not able to take up the prize.

## 8. Limitation of liability

Insofar as is permitted by law, the Promoter, its contractors (including, without limitation, Campus Group), agents or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss, damage, personal injury or death occurring as a result of taking up the prize except where it is caused by the negligence of the Promoter, its contractors, agents or distributors or that of their employees. Your statutory rights are not affected.

**9. Ownership of competition entries and intellectual property rights**

9. 1 You agree that the Promoter may, but is not required to, make your entry available on its website [lmg. london], social media pages and any other media, whether now known or invented in the future, and in connection with any publicity of the competition. You agree to grant the Promoter a non-exclusive, worldwide, irrevocable licence, for the full period of any intellectual property rights in the competition entry, to use, display, publish, transmit, copy, edit, alter, store, re-format and sub-licence the competition entry for such purposes.

**10. Data protection and publicity**

1 0. 1 Campus Group acts as a data processor for the purpose of processing your personal information on behalf of the Promoter (the data controller) and will only process your personal information in accordance with this clause 1 0. See also condition 6. 3 and condition 6. 4, with regard to the announcement of winners.

1 0. 2 Campus Group will rely on 'legitimate interest' as the basis for processing your personal data. Campus Group will hold your personal data in its secure online CMS system and use the personal data you provide via your competition entry to enter you into the competition and let you know if you have won. Campus Group will also use your date of birth to ensure you are eligible to enter the competition, will use your name and email address or residential address to send you the prize and will use the details referenced in clause 6. 3 to comply with the provisions in that clause to publish details of the winner.

1 0. 3 Campus Group will only hold your data until they have contacted a competition winner and the prize and publication of the winner has been fulfilled unless they are legally required to retain it for a longer period.

1 0. 4 You have the following rights in relation to the personal information which Campus Group processes about you:

- the right of access to the data hold on you
- the right for any inaccuracies in the data hold on you to be corrected
- the right to have your data deleted where there is no good reason for continuing to process it
- the right to restrict the processing of the data
- the right to object to the processing of information
- the right to request the transfer of your personal information to another party.

If you have any comments or questions about Campus Group's Privacy Policy or data processing practices, please address them to us at [hello@campusgroup.co.uk](mailto:hello@campusgroup.co.uk)

**11. General**

1 1 . 1 If there  
is any reason to believe that there has been a breach of these terms and conditions, the Promoter may, at its sole  
discretion, reserve the right to exclude you from participating in the competition.

1 1 . 2 The  
Promoter reserves the right to hold void, suspend, cancel, or amend the prize competition where it becomes necessary  
to do so.

1 1 . 3 These terms and conditions shall  
be governed by English law, and the parties submit to the non-exclusive jurisdiction of the courts of England and  
Wales.