

COMPETITION TERMS AND CONDITIONS

The Promoter – The promoter is Irish Life Health dac a company registered in Ireland with its registered office at Irish Life Centre, Lower Abbey Street, Dublin 1. (the “**Promoter**”).

Eligibility Criteria – This competition (“**Competition**”) is open to authorized broker partners of the Promoter only, who are aged 18 years or over and are residents of Ireland (“**Eligible Persons**”). All employees of the Promoter and their families are excluded from entering the Competition.

How to Enter – There are 6 categories within which an Eligible Person can enter the Competition, and each Eligible Person can enter the Competition under any number of categories, which are all included in one application. Eligible Persons may enter the Competition by completing the specified form on the Promoter’s competition page and answering the relevant questions relating to the specific categories of the Competition they wish to enter. The relevant questions must be answered for each category that the Eligible Person wishes to enter, in order for the application to be accepted. Only fully completed entries that are made in accordance with these Terms and Conditions will be eligible for entry in the Competition. The Promoter accepts no responsibility should persons be unable to enter the Competition for any reason. Only one entry per Eligible Person will be accepted. The Promoter reserve the right to disqualify any entrant for any reason whatsoever in its sole discretion and any person found to be in disregard of these Terms and Conditions will be disqualified automatically. The Promoter does not accept any responsibility for any loss or damage, cost, expense or liability suffered or incurred by any person, entrant or otherwise, arising directly or indirectly out of or in connection with this Competition.

Closing Date – The Competition will run from 8.00am on the 10th December 2024 (“**Opening Date**”) until 4.00pm on the 10th January 2025. (“**Closing Date**”). The Promoter reserves the right to alter the Opening Date and the Closing Date. The Promoter accepts no responsibility for any delay or failure in the submission of entries or for any entry which is not received by it before the Closing Date for any reason, including for technical reasons. Any entries received after the Closing Date will not be accepted. Only entries received through the specified form, with the relevant questions answered on the Promoter’s competition page will be accepted, entries received by any other means including post, email, fax or hand delivery will not be accepted. If Eligible Persons wish to furnish supplementary materials to support entries, these supplementary materials can be sent directly to eleonor.jones@irishlifehealth.ie, although supplementary materials are not required in order to enter the Competition, and applications will not be disadvantaged by not supplying supplementary materials. Proof of submitting an entry is not proof that the entry has been received by the Promoter. Each eligible application will receive an email to confirm that the entry has been received.

Terms of Participation – Entrants must accept these Terms and Conditions as part of the application process, in order to participate in the Competition.

The Prize – There is no monetary prize for this Competition. Each winner (6 in total, 1 per category) (the “**Prize Winners**”) will receive a plaque and web assets (which will include an image or jpeg which can be used by the Prize Winner) (the “**Prize**”) stating the winning category and their name to indicate that they have won the relevant category in the Competition.

The Promoter shall not be responsible or liable for any matter arising out of or resulting from the

Competition or the enjoyment of the Prize. The Prize is non-transferrable and cash will not be offered as an alternative to the Prize. The Promoter reserves the right to offer alternative prizes of equal or greater value should the advertised Prize become unavailable for any reason or where circumstances dictate.

Selection of the Prize Winners – The applications for the Competition will be considered by a group of 3 independent observers from Irish Life Health. These independent observers will not include members of the Irish Life Health Broker Sales or Marketing team. An independent observer from Irish Life Health and a member of the Broker Sales and Marketing team will supervise the adjudication process but will have no part in choosing the Prize Winners. The Prize Winners will be announced on the 29th November 2023. The decision of the Promoter as confirmed by the independent observer is final and correspondence will not be entered into with any person. The Prize Winners will be notified in person or phone or email within five (5) working days of the announcement. The Promoter will endeavor to arrange delivery of the Prize to the Prize Winners within twenty-eight (28) days of the announcement, however, the Promoter cannot accept responsibility for any courier or postal delays which may be caused by factors outside of their control.

Miscellaneous –The Promoter cannot accept responsibility for the acts or omissions of third parties. The Promoter shall not be liable to any person for any loss or damage howsoever caused, whether direct, indirect or consequential (whether in contract, tort or statutory duty or otherwise) arising out of or in connection with the Competition and/or the Prize other than death or personal injury caused by negligence of the Promoter and/or the Promoter's personnel and/or deceit or fraud by the Promoter and/or the Promoter's personnel.

The Promoter reserves the right to withdraw, cancel, suspend or amend the Competition or the Terms and Conditions of the Competition, with no liability to any entrant, the Prize Winners or any third party. By accepting the Prize, the Prize Winners grant the Promoter the right to use and publish his/her name and picture for advertising and promotional purposes, without payment. The name and county of the Prize Winners will be displayed on the Promoter's Facebook page and Twitter account for a reasonable period of time after the Prize Winners have been selected.

Governing Law & Jurisdiction – The Competition and these Terms and Conditions are governed by Irish Law. Any dispute arising out of or in connection with this Competition shall be dealt with exclusively by the Courts of Ireland.

Data Protection – The Promoter respects your privacy rights. We will process the personal data you provide in connection with the Competition only to the extent and for the time necessary to administer this Competition and all processing will be in accordance with the Promoter's Data Privacy Notices, which you can view [here](#). By participating in the Competition, you consent to the processing of your personal data in this manner.

The contact details and delivery addresses of the Prize Winners may be passed to a third party insofar as this is necessary for the delivery of the Prize to that person. By entering the Competition, each Prize Winner grants the Promoter the right to use their personal data for the purposes of delivering the Prize and the right to publish their name and county for advertising and promotional purposes, for a reasonable period of time after the Prize Winners have been announced.

Irish Life Health dac is regulated by the Central Bank of Ireland.