

COMPETITION TERMS AND CONDITIONS – MIG REWARDS 2024

1. The Promoter: The promoter of the competition is Charles McCarthy Insurances Ltd t/a McCarthy Insurance Group which is a company registered in Ireland whose registered office is at Anderson Centre, O'Neill Crowley Quay, Fermoy, Co. Cork (the "**Promoters**").

2. Eligibility Criteria: This competition ("**Competition**") is open to persons who are aged 18 years or over and are residents of the Republic of Ireland only ("**Eligible Persons**"). All employees or agents of the Promoters and their immediate families are excluded from entering the Competition as is anyone else professionally connected with the promotion.

3. How to Enter: No purchase is necessary to enter the competition. All McCarthy Insurance Group clients who either (a) inceptioned a new policy of insurance or (b) renewed an existing policy of insurance, with McCarthy Insurance Group, during 2024, and immediately prior to the draw, will be entered into the draw. The Promoters accept no responsibility should persons be unable to enter the Competition for any reason. Only one entry per Eligible Person will be accepted. The Promoters reserve the right to disqualify any entrant for any reason whatsoever in its sole discretion. The Promoters do 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 Promotion.

4. Closing Date: The Competition will run from the 5th of December 2024 ("**Opening Date**") until the 17th of December 2024 ("**Closing Date**"). The Promoters reserve the right to alter the Opening Date and the Closing Date. The Promoters accept 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. Proof of submitting an entry is not proof that the entry has been received by the Promoters.

5. Terms of Participation: All Eligible Persons are deemed to have accepted these terms and conditions by participating in the Competition.

6. The Prize: The competition prize is divided into three parts, with one prize awarded to each winner selected through a draw (the "**Prize**"). A total of three Prizes will be awarded, with one winner chosen for each eligible week (see Term 7: 'Selection of the Prize Winners'). Only one Prize can be claimed by any Eligible Person who is selected as the prize-winner. The Promoters 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 may not be substituted by the prize-winner for a cash alternative or used against an alternative product. The Promoters reserve the right to offer alternative prizes of equal or greater value should the advertised Prize become unavailable for any reason.

The Prizes are as follows:

- One €200 Smyths Toys Voucher
- One €300 One4All Voucher
- One Fota Collection Gift Voucher equal to the value of one night's stay for two people.

Each winner will be eligible receive only one of the above prizes.

7. Selection of the Prize Winners: The prize-winners will be selected at random by draws conducted by the Promoters. The draw will take place in the Promoters' offices on the 18th of December 2024. One prize-winner will be selected from each of the three draws. The decision of the Promoters is final, and correspondence will not be entered into with any person in relation to the selection of the prize-winners. The results of the Draws will be published on our McCarthy Insurance Group Facebook & Instagram accounts and on www.mig.ie. The prize-winner(s) will be notified via telephone or email to arrange delivery of prize. If the Promoter is unable to contact a prize-winner, the prize will be forfeited, and a new prize-winner will be selected from the valid entries.

8. General: The Promoters cannot accept responsibility for the acts or omissions of any third parties. The Promoters shall not be liable to any person for any loss or damage whatsoever 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.

The Promoters reserve the right to withdraw, cancel, suspend or amend the Competition or the terms and conditions of the Competition at any time, with no liability to any entrant, the prize-winner or any third party.

By accepting the Prize, the prize-winner grants the promoters the right to use and publish their name and picture in such media as the Promoters may choose (including but not limited to the Promoter's social media accounts and websites) for advertising and promotional purposes, without payment.

9. Data Protection: The Promoters respect your privacy rights. We will make use of and process the personal data you provide in connection with the Competition to the extent and for the time necessary to administer this Competition. All processing will be in accordance with the Promoters' Data Privacy notice which you can view at www.mig.ie/privacy/. By participating in the Competition, you consent to the processing of your personal data in this manner. Please consult our Data Privacy Notice for further information about how we process your information or how you may access the personal data we hold about you.

The contact details and delivery addresses of the Prize Winner may be passed to a third party insofar as this is necessary for the delivery of the Prize to that person. By accepting the Prize, each Prize Winner grants the Promoters the right to use their personal data for the purposes of delivering the Prize.

10. 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.