

**INSURANCE HOUSE INSURE AND WIN A CAR CAMPAIGN
TERMS & CONDITIONS**

1. Eligibility: To qualify for the 'Insurance House Insure and Win A Car Campaign' ("**Promotion**"), customers should purchase any of the following insurance policies from Insurance House (**IH**) or its authorized brokers.
 - Motor Insurance
 - Property and Casualty Insurance
 - Engineering Insurance
 - Energy Insurance
 - Marine Insurance
 - Aviation Insurance
 - Travel Insurance
2. Promotion Period: May 15, 2018 to December 31, 2018.
3. Medical insurance is excluded from this Promotion. Any medical insurance purchased is not entitled for raffle entry nor winning.
4. Insurance House and Finance House groups' employees and their immediate relatives (spouse, dependents, and immediate relatives) are not eligible for the draw.
5. Customer and Broker are eligible for "*one win*" opportunity only as per the 'Eligibility' raffle to be held on the following 'Draw Dates':

Draw #	Eligibility	Purchased/sold any IH insurance policy (except medical) during the following dates of the year 2018	Draw Dates*
Draw 1 (Customer)	All customers who purchased any IH insurance policy (excluding medical)	15 May - 25 Jun	Sunday, July 01, 2018
Draw 2 (Customer)	All customers who purchased any IH insurance policy (excluding medical)	26 Jun - 25 Jul	Wednesday, August 01, 2018
Draw 3 (Customer)	All customers who purchased any IH insurance policy (excluding medical)	26 Jul - 31 Aug	Sunday, September 09, 2018
Draw 3 (Broker)	All brokers who have issued any IH insurance policy (excluding medical)	15 May - 31 August	
Draw 4 (Customer)	All customers who DIRECTLY purchased any IH insurance product (excluding medical)	15 Sep - 25 Oct	Thursday, November 01, 2018
Draw 5 (Customer)	All customers who DIRECTLY purchased any IH insurance product (excluding medical)	26 Oct - 27 Nov	Tuesday, December 04, 2018
Draw 6 (Customer)	All customers who DIRECTLY purchased any IH insurance product (excluding medical)	28 Nov - 31 Dec	Monday, January 07, 2019
Draw 6 (Broker)	All brokers who have issued any IH insurance policy (excluding medical)	15 Sep - 31 Dec	Monday, January 07, 2019

*Insurance House reserves the right to postpone/prepone the abovementioned Draw Dates, if need arises.

6. Winners from this Promotion will be officially notified by Insurance House's authorized staff using the contact information provided by the customers and brokers.
7. Customers and brokers are advised to ensure that their contact information provided to Insurance House is correct and updated.
8. Insurance House will not request winners to pay any charges for winning or claiming their prizes.
9. Prizes from this Promotion cannot be exchanged as cash prizes.
10. Winners should provide proof of identity and the original policy issued at the time of claiming the prize.
11. In the event that the winner/s fail/s to provide proof of identity within the prize redemption period, the winner(s) will forfeit the prize in whole and no substitute will be offered.
12. The winner(s) will not be entitled to claim for a duplicate prize in case of loss, damage or expiry of the same.
13. Prizes must be claimed before end of December 2018; unclaimed prizes are considered void after the aforementioned claim date mentioned has passed.
14. By entering into this Promotion, unless otherwise advised, each winner agrees that Insurance House may use their information in any media for future promotional, marketing and publicity purposes without any further reference, payment or other compensation to the winner and thus, Insurance House may, at its sole discretion, post the winner's names on its website. Monthly draw (as per the schedule set forth in clause (5) above) will be conducted by the representatives (top management) of the Department of Economic Development (DED), Abu Dhabi and Insurance House. The decisions made by them shall be final.
15. Insurance House accepts no responsibility of whatsoever nature: (i) for any technical failure or other event which may cause this Promotion to be disrupted, delayed or cancelled, or (ii) if Insurance House is unable to conduct this Promotion for reasons attributable to any order from a competent authority; or (iii) if required by any law or regulation to cancel this Promotion.
16. Insurance House reserves the right, at its sole discretion, to postpone/prepone or cancel this Promotion or any forthcoming Draw Date(s).
17. Failure to comply with these Terms & Conditions will result in the disqualification of entry in this Promotion.
18. Insurance House would be deemed to have acted in good faith in response to any verbal or electronic instruction or inquiry by the customer or broker in respect of any matter in relation to this Promotion. The customer or broker shall not be entitled to claim or allege any loss, damage, liability, expense and the like attributable, directly or indirectly, to any such good faith action of Insurance House and the customer and broker shall indemnify and hold Insurance House harmless in respect thereof.
19. Please refer to the frequently asked questions (FAQs), relating to this Promotion, published on our website for further clarity. If need still arises, please contact 8004441 or write to us at customerservice@insurancehouse.ae