

**“Insure & Win a Smartphone Daily” Raffle Draw Campaign
Terms & Conditions**

1. Eligibility: To qualify for the Insurance House “Insure & Win a Smartphone Daily” Campaign (**Promotion**), customers should purchase any of the following insurance policies from Insurance House (**IH**) or its authorized brokers:
 - a. *Motor Insurance (Third Party, Comprehensive & Fleet)*
 - b. *Home Insurance*
 - c. *Travel Insurance*
 - d. *Pleasure Craft Insurance*
 - e. *Property & Casualty Insurance*
 - f. *Engineering Insurance*
 - g. *Energy Insurance*
 - h. *Marine Insurance*
 - i. *Aviation Insurance*
2. Promotion Period: from **15 January 2019** until **31 December 2019**.
3. Medical Insurance is **excluded** from this Promotion. Purchasing a Medical Insurance will not entitle the customer for a raffle entry nor winning.
4. Insurance House and Finance House Group’s employees and their immediate relatives (Spouse, dependents and immediate relatives) are not eligible for the draw.
5. Customers are eligible for a “one win” opportunity only as per the “Eligibility” raffle to be held on the following “Draw Dates”:

No.	Prize	Eligibility	Eligibility period from	Eligibility period to	Draw Date
1	32 brand new Smartphones	Customers that purchase an insurance product.*	15 Jan. 2019	15 Feb. 2019	19 Feb. 2019
2	29 brand new Smartphones	Customers that purchase an insurance product.*	16 Feb. 2019	16 Mar. 2019	19 Mar. 2019
3	32 brand new Smartphones	Customers that purchase an insurance product.*	17 Mar. 2019	17 Apr. 2019	22 Apr. 2019
4	31 brand new Smartphones	Customers that purchase an insurance product.*	18 Apr. 2019	18 May 2019	21 May 2019
5	32 brand new Smartphones	Customers that purchase an insurance product.*	19 May 2019	19 Jun. 2019	24 Jun. 2019
6	31 brand new Smartphones	Customers that purchase an insurance product.*	20 Jun. 2019	20 Jul. 2019	23 Jul. 2019
7	32 brand new Smartphones	Customers that purchase an insurance product.*	21 Jul. 2019	21 Aug. 2019	26 Aug. 2019
8	32 brand new Smartphones	Customers that purchase an insurance product.*	22 Aug. 2019	22 Sept. 2019	25 Sept. 2019
9	31 brand new Smartphones	Customers that purchase an insurance product.*	23 Sept. 2019	23 Oct. 2019	28 Oct. 2019
10	32 brand new Smartphones	Customers that purchase an insurance product.*	24 Oct. 2019	24 Nov. 2019	27 Nov. 2019
11	37 brand new Smartphones	Customers that purchase an insurance product.*	25 Nov. 2019	31 Dec. 2019	6 Jan. 2020

***Insurance House reserves the right to change any of the above dates as and when required.**

6. Winners will be notified officially by the appointed representatives by Insurance House using the contact information that they have provided.
7. Customers are advised to ensure that the contact information provided to Insurance House is up-to-date.
8. Policies sold by Brokers **must** include the full customer details including, but not limited to, the name of the customer and the contact details. Any issued policy that contains inaccurate/wrong customer number will be **disqualified** from the draw.
9. Insurance House will not charge any fees to the winners for winning or claiming their prizes.
10. Prizes from this Promotion cannot be exchanged as cash prizes.
11. Winners should provide proof of identity and the original policy issued at the time of claiming the prize.
12. In the event that a winner fails to provide a proof of identity within the prize redemption period, he/she will forfeit the prize in whole and no substitute will be offered.
13. The winners(s) will not be entitled to claim for a duplicate prize in case of loss, damage or expiry of the same.
14. Prizes must be claimed before **1 month after each draw**; unclaimed prizes are considered void after the aforementioned claim date has passed.
15. By entering into this Promotion, and 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. The monthly draw (as per the schedule set forth in clause (5) above) will be conducted by the representatives (top management) of Insurance House and under the supervision of the Department of Economic Development (DED), Abu Dhabi. The decisions made by them shall be final.
16. 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.
17. Insurance House reserves the right, at its sole discretion, to postpone/prepone or cancel this Promotion or any forthcoming Draw Date(s).
18. Failure to comply with these Terms & Conditions will result in the disqualification of entry in this Promotion.
19. Insurance House would be deemed to have acted in good faith in response to any verbal or electronic instruction or inquiry by the customer with respect to any matter relating to this Promotion. The customer 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.
20. Please refer to the frequently asked questions (FAQs), relating to this Promotion, published on our website for further clarity. For any other inquiries, please contact **8004441** or write to us at customerservice@insurancehouse.ae.