

COMPETITION TERMS & CONDITIONS

Telesure Investment Holdings (Pty) Ltd (TIH), the holding company of the following authorised insurers and financial services providers - Auto & General Insurance Company Ltd, First for Women Insurance Company Ltd, Dial Direct Insurance Ltd and Budget Insurance Company Ltd - is the sponsor of the “win one of three room makeovers valued at R50,000 each” competition. TIH’s registered office is at Auto and General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191.

DURATION OF THE COMPETITION

1. The competition will be run from the 30 April 2021 till 31 October 2021 (duration of the competition). Three competition draws will be held during the duration of the competition, with a winner being drawn at the end of each period as below:
 - 1.1 30 April 2021 to 31 August 2021
 - 1.2 1 September 2021 to 30 September 2021
 - 1.3 1 October 2021 to 31 October 2021

WHO MAY ENTER THE COMPETITION

2. The competition is open to all residents in the following Estates within Waterfall, Gauteng:
 - 2.1 Kikuyu Waterfall
 - 2.2 The Polofields Waterfall
 - 2.3 Munyaka Waterfall
 - 2.4 Waterfall Country Estate
 - 2.5 Waterfall Country Village
 - 2.6 The Sheds @ Waterfall
 - 2.7 Waterfall Crescent
 - 2.8 The Villas, Waterfall
 - 2.9 Waterfall Valley Mature Lifestyle Estate
 - 2.10 Waterfall Hills Mature Lifestyle Estate
 - 2.11 Waterfall Equestrian Estate
 - 2.12 Waterfall View

WHO MAY NOT ENTER THE COMPETITION

3. Directors, members, partners, agents, employees or consultants of **TIH** and/ or any of their associated or affiliated companies and/ or agencies or any supplier of goods or services in connection with a competition; and
4. The spouse, life partner, business partner or associate, or the natural or adopted parent, child or sibling, of any person specified in the above.

HOW TO ENTER

5. Entrants can participate by requesting a quote from the TIH Advisor, which can be scheduled by:
 - 5.1 Clicking on “Get Insurance” on the TIH Tile in the Go Waterfall App or
 - 5.2 By making a booking with our TIH Advisor on the Go Waterfall App by:
 - Requesting a call back
 - Requesting a face-to-face meeting
 - Requesting a video call request
6. Once a quote has been completed, entrants will have the option to be entered into the competition.
7. The details provided for the quote will be used to enter the competition.

HOW MANY TIMES CAN YOU ENTER?

8. Entrants receive one entry for every completed quote and can get additional entries into the competition for additional quotes completed. Entrants will only be allowed to win once for the duration of the competition.

PRIZE

9. If successfully selected by **TIH**, you will be notified by an **TIH** representative.

REQUIREMENTS YOU MUST MEET TO USE THE PRIZE

10. Any costs or expenses which you may incur other than in respect of those items specifically included in a prize are for your own account. **TIH** will not be responsible for any costs or expenses which you, or your partner (if applicable),

incur during and for purposes of your entry into the competition and your acceptance and/or use of a prize.

11. You must possess documents and permissions that may be required in order to accept and use a prize, which documents and permissions is your responsibility to obtain at your own cost, and which documents and permissions must remain valid in such minimum form and for such minimum period after the prize date as may be required by the relevant authorities.
12. **TIH** may require you to provide us with such additional information and documentation as we may reasonably require in order to process, confirm and facilitate your acceptance and/or use of a prize. If you refuse to provide us with the requested information or documentation, you will forfeit the prize.

HOW WILL WINNERS BE NOTIFIED

13. Winners will be notified by an **TIH** representative on the contact details provided to enter the competition.

WHAT HAPPENS IF THE WINNER CANNOT BE CONTACTED OR IS NOT ABLE TO TAKE UP THE PRIZE?

14. If **TIH** is unable to contact a winner within 30 days of winner being drawn or if the winner does not claim the prize or provide **TIH** with information to deliver the prize within 30 days of notification, the winner will forfeit the prize.

GROUNDINGS FOR DISQUALIFICATION

15. You may not win a prize if it is unlawful or against the competition rules for **TIH** to supply such a prize to you. If you do win such a prize, you will forfeit it.
16. If you fail or, if your partner (if applicable) fails, to comply with any of the terms and conditions, then without prejudice to any other remedy which **TIH** may have, you will be automatically disqualified and you will forfeit the prize/s (in the event that you have already won a prize).
17. No discriminatory, offensive or any communication or acts of a similar nature will be tolerated by **TIH** and if so received may result in the immediate disqualification of the entrant by **TIH**. **TIH** further reserve the right to take any such action it may deem fit in this regard.

GENERAL

18. The prize is not negotiable, and not transferrable.

19. If a winner chosen does not comply with the above terms and conditions, their entry will be disqualified, and a new winner will be randomly selected.
20. If a winner cannot be successfully contacted, is ineligible to accept the prize, or contravenes the terms and conditions of this Competition the prize will be forfeited.
21. **TIH** reserves the right to cancel or amend the Competition and these terms and conditions without notice.
22. Your entry into the competition and/or your acceptance of a prize (in the event that you win a prize) constitutes your binding acceptance of the terms and conditions on behalf of yourself and any person with whom you may share a prize (in the event that you win a prize which is for you and one or more additional persons ("your partner")).
23. If you use a mobile phone for entry into the competition, the telephone calls / text messages/ data usage will be charged at the prevailing rates, which may vary from time to time. "Free" minutes under a cell-phone contract do not apply.
24. It is your responsibility to ensure that your entry is received by **TIH** prior to the closure of the competition. Any entries which are not received by us prior to the closure of the competition will not be eligible to participate, regardless of the reason for the late entry. We and our affiliates are not responsible for any entries which are not received by us, whether timeously or at all, regardless of the cause thereof. Without limitation, we and our affiliates are not responsible for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, or providers, computer hardware or software failure or malfunction, traffic congestion (whether physical, or on the Internet, telephone lines or at any service provider, web site or other device or medium), or any combination thereof, or any other technical or other problems.
25. **TIH** and our affiliates are not responsible for any injury or damage to your or any other person's computer, mobile telephone or other device used by you to enter, or obtain any material/s related to, the competition.
26. It is your responsibility to ensure that any information which you provide to **TIH** is accurate, complete and up to date. Should any of the data provided by yourself in connection with this competition prove to be invalid, inaccurate, and false or misleading, your entry shall be disregarded and you shall be prohibited from entering any further **TIH** competitions for a set period to be determined by **TIH**.
27. **TIH** does not make any representations or give any warranties, whether expressly or implicitly, as to a prize, and in particular, but without limitation, make no representations and give no warranty that –
 - 27.1 your entry or participation in the competition will necessarily result in you winning a prize;
 - 27.2 a prize, or any aspect thereof, will meet your, or, if applicable, your partner's, requirements, preferences, standards or expectations; or

27.3 a prize, or any aspect thereof, will be satisfactory, punctual, free from defects, safe or reliable.

28. **TIH** and our affiliates will not be responsible for any harm, damage, loss or claim relating to the provision of any element of a prize or any changes to a prize that may be made at any time.
29. Prizes are not transferable and may not be deferred, changed or exchanged for cash or any other item.
30. **TIH** may invite you to be present when the prize winners are determined or announced, and / or to participate in any of our marketing activities, to appear in person in the electronic media and/or the print media, and/or to endorse, promote or advertise any of our goods or services, for which no fee, royalty or other compensation will be payable. You may decline such an invitation.
31. **TIH** and our third party suppliers, as the case may be, reserve the right to vary, postpone, suspend, or cancel the competition and any prizes, or any aspect thereof, without notice at any time, for any reason which we deem necessary. In the event of such variation, postponement, suspension or cancellation, you agree to waive any rights, interests and expectations that you may have in terms of this competition and acknowledge that you will have no recourse against us, our affiliates and third party suppliers.
32. You agree that your participation in the competition, and your acceptance and/or use of a prize, or any aspect thereof, is at your own risk.
33. **TIH** and our affiliates will not be responsible, and disclaim all liability, for any loss, liability, injury, expense or damage (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any other cause, which is suffered by your participation in the competition or the acceptance and/or use by you, or your partner (if applicable), of any prize, or by any action taken by us or any of our affiliates in accordance with the terms and conditions.
34. You, and in the event of your death, your family, dependents, heirs, assignees or any other beneficiaries of your estate, indemnify and hold us and our affiliates harmless against any claim by you, or your partner (if applicable), (whether direct, indirect, incidental, punitive or consequential) of any nature, whether arising from negligence or any other cause, relating to any injury, loss, liability, expense and/or damage which you may suffer, howsoever arising, in relation to your entry into this competition and/or acceptance and/or use by you of a prize.
35. You acknowledge that the acceptance and use of a prize is subject to the proviso that –
 - 35.1 all the terms and conditions will apply to both you and your partner (if applicable), and you will ensure that your partner agrees to be bound and complies, and will continue to comply, therewith;
 - 35.2 you will take full responsibility for your partner;

35.3 you indemnify and hold us and our affiliates harmless against any claim by your partner or any third party if your partner suffers any loss or damage pursuant to your partner's acceptance and/or use of a prize;

35.4 any minor will be accompanied by a parent or legal guardian.

36. By entering this competition, contestants agree to receive marketing and/or promotional material from **TIH** and/or any of their associated or affiliated companies. No contestant or winner of this competition is in any way obliged to enter into a contract of insurance with **TIH** and/or a contract with any of their associated or affiliated companies.

37. For purposes hereof, "affiliate" means **TIH** partners, co promoters and sponsors of this competition, our subsidiaries, our and their subsidiaries and respective holding companies, the subsidiaries of their holding companies, and our and their directors, officers, employees, agents and representatives.

38. These terms and conditions will be construed, interpreted and enforced in accordance with the laws of contract and dispute resolution in the Republic of South Africa.

39. **TIH** and the judges' decision on any matter concerning the competition and/or arising out of these terms and conditions is final and binding on you, and no correspondence will be entered.

40. All other standard **Terms & Conditions** apply.