

1. This competition is run by Paws and Claws Pet Insurance (“Promoter”, “we” or “our” or “us”), Paws and Claws Pet Insurance is a trading name of Ultimate Insurance Solutions, registered in England with company number 311368) with registered office address at 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB.

2. The competition is open to all residents of the United Kingdom aged 18 or over except the Promoter’s and Markerstudy Group employees, their relatives, agents organising or promoting the competition. Proof of identity and eligibility may be required.

3. These terms and conditions apply to the Paws and Claws Pet Insurance’s incentive to acquire:

a) A First Aid Kit for your dog or cat.

3a is referred to as the (“Giveaway(s)”). Giveaways are subject to availability, change and substitution at the Promoter’s sole discretion.

4. Acceptance of these terms and conditions is a condition of acceptance of the giveaway. By accepting the giveaway, you agree to be legally bound by these terms and conditions. In the event of any conflict between these terms and conditions and any other instructions or terms, these terms and conditions shall prevail where they apply.

5. The competition will open from **9am** (GMT) on **1st April 2019** (“Opening Time”) and close at **12pm** (GMT) on **31st July 2019** (“Closing Time”). If you purchase a policy either before the Opening Times or after the Closing Times your entry will not be accepted.

6. To qualify for a free first aid kit, you must buy a new dog or cat insurance policy through Paws and Claws. **This excludes our accident only policies, One Paw and Two Paws.** No other method of entry will be accepted. Only one entry is allowed per pet. If one or more policies are purchased, the customer will receive the same number of first aid kits per policies purchased.

7. The new policyholders will be notified within 2-3 working days and the giveaway will be issued after the 30 day cooling off period. The Giveaway is awarded conditionally upon the Customer’s acceptance of it. If the Giveaway is unclaimed within 2 working days of the Customer being notified by phone or e-mail or declined, the Giveaway shall be deemed as unclaimed or unaccepted and a supplementary customer may be chosen at the Promoter’s sole discretion. The Promoter shall not be held responsible for non-delivery of the Giveaway at the e-mail address provided and no alternative will be provided. It is your responsibility to inform the Promoter of any change to your contact details.

8. The giveaway is non-exchangeable, non-transferable, non-replaceable and no cash alternative is available. There is no entry fee payable to take part in the competition. The Customer agrees and procures not to sell, offer to sell or use the Giveaway for any commercial or promotional purpose (including placing the Giveaway on an internet auction site). In the event that the Customer sells, offer to sell or use the Giveaway for any commercial or promotional purpose, the Giveaway will be void.

9. For the avoidance of doubt, the Giveaway does not include travel, accommodation or any other expenses.

10. The Promoter’s decision as to entrants taking part and Customers is final. No correspondence relating to the competition will be entered into.

11. The Customer agrees to:

(i) take part in any post-competition publicity if required and it is a condition of entry that the Customer agrees to their identity being notified or otherwise published to other entrants as well as to the Promoter

and any of the employees, officers, clients and prospective clients in any format of the Promoter. Publicity shall mean but will not be limited to the Customer's name, photograph, video, voice recording; and

12. By entering the competition, the Customer consents to the Promoter's use of your personal data for the purposes of administering this competition but such personal data will not be shared with third parties. The Promoter agrees to comply with the provisions of the Data Protection Act 2018 and General Data Protection Regulation (GDPR) including any subordinate legislation made under it and any provision amending, superseding it or re-enacting it (whether with or without modification).

13. Your personal details will only be kept to administer the competition. Please see the Paws and Claws Pet Insurance Privacy Policy which can be found at:

<https://resources.markerstudy.com/media/1630/pcprivacypolicy.pdf>.

By entering the Competition you consent to the Promoter's use of your personal data for the purposes of administering the competition.

14. The Promoter reserves the right, at their discretion, to:

(i) amend these terms and conditions ; and

(ii) disqualify any entrants who do not comply with these terms and conditions or has acted fraudulently in any way; and

(iii) suspend, cancel the competition, at any time and without providing any prior notice. If in its opinion it is deemed necessary or if circumstances arise outside its control; and

(iv) substitute the Giveaway or any element of the Giveaway in the event that circumstances beyond its control mean that the Giveaway cannot be provided to the Customer.

15. The Promoter, their sub-contractors, subsidiaries and/or agencies cannot accept any responsibility whatsoever for any technical failure or malfunction, availability or functionality or otherwise or any other problem with any server, system, network or mobile operator or service provider or otherwise which may result in any registration not being properly logged, not recorded or recognised.

16. Details of the Customers' name can be obtained by checking the Paws and Claws Pet Insurance social media pages which can be found at <https://www.facebook.com/pawsandclawsins> and https://twitter.com/pawsclaws_uk.

17. Nothing in these terms and conditions shall limit or exclude the Promoter's liability for:

a) death or personal injury caused by its negligence;

b) fraud or fraudulent misrepresentation.

18. Subject to the maximum extent permitted by law, the Promoter shall not be liable for any claims or actions of any kind whatsoever for damages or losses to persons, the Customer, or of property which may be sustained in connection with the receipt, loss, ownership and/or use of the Giveaway and/or use.

19. If any of these terms and conditions are found by a competent court or other competent authority to be void or unenforceable, that term or condition shall be modified to the minimum extent necessary to make it valid, legal and enforceable.

20. The competition is governed by English law and is subject to the exclusive jurisdiction of the courts of England and Wales.

21. Policy benefits, features and discounts offered may vary between insurance policies and are subject to underwriting criteria.