

ISLAND HERITAGE: 25th ANNIVERSARY GIVEAWAY TERMS AND CONDITIONS

1. Island Heritage Insurance Company, Ltd. ("**Island Heritage**") 25th Anniversary Giveaway (the "**Prize Draw**") is open to people age 18 and over, who have an active Home, Motor, Marine or Commercial insurance policy with Island Heritage.
2. Employees or agents of Island Heritage, the BF&M Group of Companies or their family members (spouse, co-habiting partner, parents, children or anyone who lives in the same accommodation as the employee/agent) or anyone else otherwise connected with the Prize Draw may not enter the Prize Draw.
3. Entrants into the Prize Draw shall be deemed to have accepted these Terms and Conditions.

The Draws and How To Enter

4. There are 25 draws taking place in 2021, starting on Friday, 16 July 2021. There will be one winner per draw. The winner will receive a \$250.00 insurance premium voucher ("**Voucher**"). If the winner of the Prize Draw has an outstanding balance, the Voucher amount will be applied to any existing balance first. In the event that the winners existing policy has been fully paid or there is less than \$250.00 owing, the Voucher will be applied to the next renewal. The name of the winner is withdrawn after each Prize Draw, so they can only win once per year. **Customers with an active Home, Motor, Marine or Commercial insurance policy at the time of the draw with Island Heritage are automatically entered into the Prize Draw.**

The cut-off dates for each draw are as follows:

11:59pm on the 15th Thursday and Sunday the 18th, 25th, July 2021;

11.59pm on Sunday the 1st, 8th, 15th, 22nd, 29th August 2021;

11.59pm on Sunday the 5th, 12th, 19th, 26th September 2021

11.59pm on Sunday the 3rd, 10th, 17th, 24th 31st October 2021

11.59pm on Sunday the 7th, 14th, 21st, 28th November 2021; and

11.59pm on Sunday, the 5th, 12th, 19th, 26th December 2021.

Each draw includes all of the names of eligible users throughout the total Prize Draw period (with the exception of the winners').

5. One winner will be chosen from a random draw of entries received in accordance with these Terms and Conditions. The draw will be performed by a random computer process. The draw will take place on the next business day after the closing dates outlined in paragraph 4.
6. The winner will be notified by email or phone on the date of each Prize Draw. If a winner does not respond within 48 hours of being notified by Island Heritage (via the contact details provided by the winner when signing up to the website), then the winner's prize will be forfeited and Island Heritage shall be entitled to select another winner in

Island Heritage Insurance Company, Ltd.

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accordance with the process described above (and that winner will also have to respond to notification of their win within 48 hours or else they will also forfeit their prize). If a winner rejects their prize or the entry is invalid or in breach of these Terms and Conditions, the winner's prize will be forfeited and Island Heritage shall be entitled to select another winner.

7. Details about claiming a prize will be sent directly to the winner by Island Heritage. The winner must provide a copy of a valid photo ID to claim their prize.
8. The prize is non-exchangeable, non-transferable, and is not redeemable for cash or other prizes.
9. Island Heritage retains the right to substitute the prize with another prize of similar value in the event the original prize offered is not available.
10. The winner may be asked to take part in promotional activity related to the Prize Draw. If you agree to do so, the winner's image, photograph and name may be used by Island Heritage after the closing date of the Prize Draw for an unlimited time for publicity purposes (in any medium) and in advertising, marketing or promotional material, without additional compensation or prior notice, including but not limited to sharing photographs and other personal data with local news agencies, including Cayman Compass, Cayman Reporter and online providers- Cayman News Service, Loop Cayman and Cayman iNews as part and parcel of an Island Heritage press release, which may be relevant or have some involvement to you.

Data Protection

11. Your personal data will be processed in accordance with Island Heritage's Privacy Policy which can be found [HERE](#). Our Privacy Policy describes the purposes and manner in which we may process and protect your personal data.
12. By entering into this Prize Draw, you consent to us:
 - a) using your personal data to form a view on what we think may be of interest to you and contacting you by email about other products, services or competitions; and
 - b) in the event that you agree to participate in any promotional activity, for Island Heritage to use any photograph taken of you and your name for publicity purposes (in any medium) and in advertising, marketing or promotional material, for an unlimited time. We do not sell your personal data to any third-parties for marketing purposes. You can ask us to stop sending you marketing messages and withdraw your consent at any time, by emailing privacy@bfm.bm.
13. Island Heritage accepts no responsibility for any damage, loss, liabilities, injury or

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disappointment incurred or suffered by you as a result of entering the Prize Draw or accepting the prize. Island Heritage further disclaims liability for any injury or damage to your or any other person's computer relating to or resulting from participation in or downloading any materials in connection with the Prize Draw. Nothing in these Terms and Conditions shall exclude the liability of Island Heritage for death, personal injury, fraud or fraudulent misrepresentation as a result of its negligence.

14. Island Heritage reserves the right at any time to modify or discontinue, temporarily or permanently, this Prize Draw with or without prior notice due to reasons outside its control (including, but without limitation, in the case of anticipated, suspected or actual fraud). The decision of Island Heritage in all matters under its control are final and binding and no correspondence will be entered into.
15. Island Heritage shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control. Such circumstances shall include, but not be limited to, pandemic, epidemic, weather conditions, fire, flood, hurricane, strike, industrial dispute, war, hostilities, political unrest, riots, civil commotion, inevitable accidents, supervening legislation or any other circumstances amounting to force majeure.
16. The Prize Draw will be governed by Cayman law and entrants to the Prize Draw submit to the jurisdiction of the courts.
17. **Promoter:** Island Heritage, Island Heritage House, 128 Lawrence Blvd, Grand Cayman, KY1-1104, Cayman Islands

If you have any questions about how to enter or in connection with the Prize Draw, please e-mail kaugustine@islandheritage.com.ky.

If you have any questions about your privacy, please email privacy@bfm.bm.