

Comma Insure: Race 2 The Sun Cycle Race Competition

Terms and conditions

1. These are the Standard Terms and Conditions for the competition conducted or promoted by, or in association with, Mutual & Federal Risk Financing (the Company). The competition is subject to these terms and conditions and the rules pertaining to the specific competition or promotion.
2. 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 these terms and conditions. The acceptance will be binding on you and any person with whom you may share a prize (in the event that you win a prize that is for you and one or more additional persons ["your partner"]).
3. The Competition commences on 20 February 2021 and ends on 31 March 2021 at 17h00.
4. The winner (s) will be announced on 12 April 2021.
5. The qualifying criteria for entry into the competition is as follows:
 - 5.1. The competition is open to citizens of South Africa who have gotten a quote on the comma.insure website and have submitted their details in the 'Let me think about it' form.
 - 5.2. The entrant must provide correct and full personal contact details, as required to be entered into the draw.
 - 5.3. Entry into the competition will be done electronically and will be automatic once the entrant receives a quotation for on-demand insurance with Comma Insure, during the period of 20 February 2021 – 31 March 2021.
 - 5.4. The winner(s) must be based in South Africa and must be available to accept the prize as per the competition details.
6. The competition is not open to:
 - 6.1. Directors, members, partners, agents of the Company and/or any affiliated companies, agencies, associates, partner and/or any suppliers of goods or services; and
 - 6.2. The Communication & Marketing department employees of the Company.
 - 6.3. The competition is not open to any Employees of Old Mutual Insure, Old Mutual Limited & Mutual & Federal Risk Financing.
7. Entrance criteria are as set out in the rules of the competition below.
8. The prize:
4 x Race 2 the Sun Cycle Race tickets worth R1150 per ticket

Rules of the competition:

9. The judges' decision is final, and no further correspondence or queries will be entered into or considered.
10. No alternative to the prizes will be offered. The prizes are not transferable.
11. The Company's Marketing management will randomly select the winners. The winners will be contacted telephonically by 12 April 2021.
12. The Company and its affiliates are not responsible for any competition entries that are not received by, its affiliates and promoters, whether timeously or at all, regardless of the cause thereof. Without limitation, the Company or its 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

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any other technical or other problems.

13. It is the entrant's responsibility, to ensure that any information that you provide in respect of this competition is accurate and complete.
14. Any costs or expenses that you may incur other than those in respect of items specifically included in the prize are for your own account. The Company shall not be responsible for any costs or expenses which you, or your partner (if applicable), may incur during and for purposes of your entry into the competition and your acceptance and/or use of a prize.
15. The winners will be chosen from a list of all eligible participants of the competition.
16. Prizes are limited to 4 x Race 2 the Sun Cycle Race tickets.
17. The prize is valid for the 2021 Race 2 the Sun Cycle Race.
18. The information shared in this competition is purely intended to give information to entrant and is not intended to be advice or legal advice.
19. By entering this competition, you stand a chance to win 1 of 4 Race 2 the Sun Cycle Race Tickets.
20. The entry to the competition is limited to one entry per quote based on an obligation free quote. So one entity can be entered more than once, as long as a quote has been completed.
21. After winning of the Race 2 the Sun Cycle Race ticket, the winner is responsible for their own transport and accommodation.
22. The Company does not make any representations or give any warranties, whether expressly or implicitly, as to a prize, and in particular, but without limitation, makes no representations and gives no warranty that:
 - 24.1. Your entry or participation in the competition will result in you winning a prize;
 - 24.2. A prize, or any aspect thereof, will meet your, or, if applicable, your partner's, requirements, preferences, standards or expectations; or
 - 24.3. A prize, or any aspect thereof, will be satisfactory and punctual.
23. Prizes are not transferable and may not be deferred, changed or exchanged for cash.
24. You may not win a prize if it was obtained unlawfully. If you do win such a prize, you will forfeit it.
25. The Company and its 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 reasonable in the circumstances. 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.
26. 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.
27. By entering this competition, entrants hereby give consent that The Company or its authorised agents may take, capture, record and/or use their names, voices, photographic images, stories or video images for the purpose of marketing and publicity campaigns.
28. For purposes hereof, "affiliate" means the Company's partners, promoters, co-promoters and sponsors of this competition, its subsidiaries, and their subsidiaries and respective holding companies, the subsidiaries of their holding companies, and their directors, officers, employees, agents and representatives.
29. The Company and its 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.
30. These terms and conditions will be construed, interpreted and enforced in accordance with the applicable laws of the Republic of South Africa.
31. The Company reserves the right to amend these Standard Terms and Conditions for the competition at any time and will publish the terms and conditions in the Comma Insure website footer or make it available to subscribers on request from the Company's Marketing department.
32. The Old Mutual Group and Mutual & Federal Risk Finance would like to offer you ongoing financial services and may use your personal information to provide you with information about products or services that may be suitable to meet your financial needs. Please SMS your ID number to 30994 if you would prefer not to receive such information and/or financial services. We may use your information or obtain information about you for the following purposes:

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- Underwriting
- Assessment and processing of claims
- Credit searches and/or verification of personal information
- Claims checks (ASISA Life & Claims Register)
- Tracing beneficiaries
- Fraud prevention and detection
- Market research and statistical analysis
- Audit & record keeping purposes
- Compliance with legal & regulatory requirements
- Verifying your identity
- Sharing information with service providers we engage to process such information on our behalf or who render services to us. These service providers may be abroad, but we will not share your information with them unless we are satisfied that they have adequate security measures in place to protect your personal information.

You may access your personal information that we hold and may also request us to correct any errors or to delete this information. In certain cases, you have the right to object to the processing of your personal information.

You also have the right to complain to the Information Regulator, whose contact details are:

<http://www.justice.gov.za/inforeg/index.html>

Tel: 012 406 4818

Fax: 086 500 3351

Email: inforeg@justice.gov.za

To view our full privacy notice and to exercise your preferences, please visit our website on www.oldmutual.co.za

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