

INSURANCE TIMES ETRADING BROKER INSIGHT SURVEY 2019

Terms and Conditions

The NIG Amazon.co.uk Gift Card prize draw - Terms and Conditions

- The NIG Amazon.co.uk Gift Card Prize Draw runs from 20th February 2019 expires on 12th April 2019 midnight (Prize Period)
- The Prize Draw is only open to insurance brokers and their staff (You) who have an active Agency agreement with NIG as of 30 January 2018
- You may enter the Prize Draw by sending an email to Anisha.shamji@nig-uk.com confirming completion of the Insurance Times E-Trading Broker Insight Survey 2019.
- Individuals may only enter once and confirmation of employment may be required in order to be eligible to receive a prize.
- Brokers can enter the Prize Draw up until midnight on the 12th April 2019
- The 100 winners, once completion of the Insurance Times E-Trading Broker Insight Survey 2019 has been verified, will be contacted by NIG with an email highlighting details of their prize and how to claim it.
- 100 randomly selected names will win a £15 Amazon.co.uk Gift Card
- Should these products be unavailable at the time of purchase, NIG reserves the right to substitute with an alternative of equal or greater value. Specifications are subject to change.
- The prize(s) for the NIG Amazon.co.uk Gift Card prize draw are/is not transferable and no cash alternative is available. The judge's decision is final and no correspondence will be entered into.
- If a prize is unclaimed after the broker fails to claim their prize, NIG will be entitled to dispose of the prize as seen fit without any liability to the winner for having done so.
- Nothing in this promotion is intended to unduly limit the number of insurers to whom you are able to refer business.
- At all times you will act independently and impartially placing the interests of the policyholder before all other considerations, in line with the FCA Rules.
- You will maintain and operate adequate procedures to prevent and/or resolve any conflicts of interest that may arise.
- You will comply with all applicable laws and regulations, including but not limited to The Bribery Act 2010 and the Data Protection Act 1998.
- By entering the Prize Draw by emailing Anisha.shamji@nig-uk.com, you are giving your permission for your name and brokerage to be shared with Insurance Times to verify completion and published in an email to all participating Brokers.
- The winners agree to take part in any publicity in connection with this prize draw.
- The promoter reserves the right to alter, amend or foreclose the promotion without prior notice.
- The promoter of this offer is U K Insurance Limited, trading as NIG, whose registered offices are at The Wharf, Neville Street, Leeds LS1 4AZ.

*Amazon.co.uk is not a sponsor of this promotion. Amazon.co.uk Gift Cards ("GCs") may be redeemed on the Amazon.co.uk website towards the purchase of eligible products listed in our online catalogue and sold by Amazon.co.uk or any other seller selling through Amazon.co.uk. GCs cannot be reloaded, resold, transferred for value, redeemed for cash or applied to any other account. Amazon.co.uk is not responsible if a GC is lost, stolen, destroyed or used without permission. See www.amazon.co.uk/gc-legal for complete terms and conditions. GCs are issued by Amazon EU S.à r.l. All Amazon®, ™ & © are IP of Amazon.com, Inc. or its affiliates.

Amazon.co.uk Gift Card and Gift Voucher Terms and Conditions

1. Redemption.

Amazon.co.uk Gift Cards and Gift Vouchers (including products branded as Gift Certificates) ("Gift Cards") may only be redeemed toward the purchase of eligible products on www.amazon.co.uk. Purchases are deducted from the redeemer's Gift Card balance. Any unused Gift Card balance will be placed in the redeemer's Amazon.co.uk account. If a purchase exceeds the redeemer's Gift Card balance, the remaining amount must be paid with another payment method. Amazon EU S.à r.l. or its affiliates ("we", "us", and "our") may provide Gift Card purchasers with information about the redemption status of Gift Cards that they purchase. To view your Gift Card balance, visit Your Account on Amazon.co.uk. No fees apply to Gift Cards.

2. Limitations.

Gift Cards, including any unused Gift Card balances, expire ten years from the date of issuance. Gift Cards may not be redeemed for the purchase of products at www.amazon.at, www.amazon.com.br, www.amazon.ca, www.amazon.cn, www.amazon.com, www.amazon.de, www.amazon.es, www.amazon.fr, www.amazon.in, www.amazon.it, www.amazon.co.jp, www.amazon.com.mx, or any other website owned and operated by us, our affiliates, or any other person or entity, except as indicated by these terms and conditions. Gift Cards cannot be used to purchase other gift cards. Gift Cards cannot be reloaded, resold, transferred for value or redeemed for cash, except to the extent required by law. Unused Gift Card balances in an Amazon.co.uk account may not be transferred to another Amazon.co.uk account.

3. Risk of Loss.

The risk of loss and title for Gift Cards pass to the purchaser upon our electronic transmission of the Gift Card to the purchaser or designated recipient, or our delivery to the carrier, whichever is applicable. We are not responsible if any Gift Card is lost, stolen, destroyed or used without your permission.

4. Fraud.

We will have the right to close customer accounts and take payment from alternative forms of payment if a fraudulently obtained Gift Card is redeemed and/or used to make purchases on Amazon.co.uk or any of its affiliated websites set forth above.

5. Limitation of Liability.

WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO GIFT CARDS, INCLUDING WITHOUT LIMITATION, ANY EXPRESS OR IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. IN THE EVENT A GIFT CARD IS NON-FUNCTIONAL, YOUR SOLE REMEDY, AND OUR SOLE LIABILITY, WILL BE THE REPLACEMENT OF SUCH GIFT CARD. IF APPLICABLE LAW DOES NOT ALLOW LIMITATIONS ON IMPLIED WARRANTIES OR THE EXCLUSION OR LIMITATION OF CERTAIN DAMAGES, SOME OR ALL OF THE ABOVE DISCLAIMERS, EXCLUSIONS, OR LIMITATIONS MAY NOT APPLY TO YOU, AND YOU MAY HAVE ADDITIONAL RIGHTS.

6. General Terms.

The Amazon.co.uk Conditions of Use & Sale apply. Gift Cards are issued by Amazon EU S.à r.l., a Luxembourg entity. When you purchase, receive or redeem a Gift Card, you agree that the laws of the Grand-Duchy of Luxembourg will govern these Gift Card terms and conditions. We reserve the right to change these terms and conditions from time to time in our discretion. All terms and conditions are applicable to the extent permitted by law.

7. Previously Issued Gift Cards.

Gift Cards issued on or after July 1, 2013 may be redeemed toward the purchase of eligible products up to ten years from the date of issuance, notwithstanding any stated expiration date. Any Gift Cards issued prior to July 1, 2013 expire in accordance with their stated terms.