

TERMS AND CONDITIONS FOR THE AIG GOLF IRELAND COMPETITION

1. **Promoter:** The Promoters are AIG Europe SA, Ireland Branch, 30 North Wall Quay, International Financial Services Centre, D01 R8H7, Dublin 1, Republic of Ireland, a branch of AIG Europe SA. AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules. AIG Europe S.A. is an insurance undertaking with R.C.S. Luxembourg number B 218806. AIG Europe S.A. has its head office at 35D Avenue John F. Kennedy, L-1855, Luxembourg
2. **Eligibility Criteria:** Entry into the competition is open to all residents of the Republic of Ireland and Northern Ireland aged 18 and over between 12.00pm on 26th September, 2024 and 11.59am on 31st October 2024 ("**Closing Date**"), **excluding** employees of AIG Direct, AIG Europe SA,, AIG Europe (Services) Ltd, AIG Travel Europe Ltd, AIG Life Limited and AIG Travel EMEA Ltd, other third parties involved in this promotion and members of their respective households. Persons are deemed to be members of the same household where they share the same postal address or e-mail address.
3. **To Enter:** Get a car insurance quote at www.aig.ie/golf

Entry is conditional on completion of the above requirements between 12.00pm on 26th September, 2024 and 11.59am on 31st October 2024 ("**Closing Date**"), Entries received after the Closing Date and time will not be eligible for entry into the competition.

4 THE PRIZE:

The winner of the free prize draw will receive €500 McGuirks Golf Voucher

5. The following conditions apply to the Prize:

- There is no cash alternative.
 - Winners may be required to provide proof of identity and age to claim any prize. If the winner loses the prize voucher they will not be given replacements.
6. The Promoter shall have no liability to the winner with respect to the prize, or its delivery, condition, attributes or any consequence suffered by the possession or use of the prize.

THE SELECTION PROCESS

7. On 1st November 2024 one person will be selected randomly from all the entrants. The selection will be made by an independent person selected by the Promoter and such person and the Promoter's decisions shall be final. No correspondence will be entered into.

The Winner will be contacted by telephone on the 1st November. If the winner does not respond after two attempts to contact them by telephone their participation in the Competition will be deemed to have come to an end and their prize will be taken by a reserve selected subsequently.

Intellectual Property

8. All competition entries including any ideas submitted to the Promoter will become the property of the Promoter on receipt and will not be returned.
9. By submitting your competition entry, you agree to:

(a) Assign to the Promoter all your intellectual property rights with full title guarantee; and
(b) Waive all moral rights,
in and to your competition entry and otherwise arising in connection with your entry to which you may now or at any time in the future be entitled under legislation from time to time in force.

10. You agree that the Promoter may, but is not required to, make your entry and ideas provided available on its website and any other media, whether now known or invented in the future, and in connection with any publicity of the competition. You agree to grant the Promoter a non-exclusive, worldwide, irrevocable licence, for the full period of any intellectual property rights in the competition entry including ideas submitted, to use, display, publish, transmit, copy, edit, alter, store, re-format and sub-licence the competition entry and ideas submitted for such purposes.

GENERAL

11. Participation in the competition implies full acceptance of these Terms and Conditions. Failure to comply with the Terms and Conditions shall result in cancellation of the competition entry.
12. If you are entered into the competition and subsequently disagree with these Terms and Conditions, or decide that you wish to opt out of the competition please contact AIG Europe Limited, Ireland Branch at any time before the Closing Date by writing to the Marketing Team, AIG Europe Limited, Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1, Republic of Ireland and your entry will be withdrawn.
13. There is no requirement to consent to your personal details being used in marketing promotions in order to enter the competition.
14. Entry is free and no purchase is necessary. Only one entry per person is permitted into this competition. Persons are deemed to be same where two or more of the following are the same: name, address, phone number and/or email address.
15. All entrants must consent to their entry be made public via AIG social media channels.
16. The Winner agrees to take part in post-Prize Draw publicity at the request of the Promoter. By entering the Prize Draw, entrants agree to the Promoter's unrestricted use of any post-Prize Draw publicity (including the Winner and their guest's name and image) for the Promoter's own purposes in all activities including, without limitation, marketing and promotional activities worldwide including use on the Promoter's websites and social networking platforms. The Winners' name, pictures and county will be made available after 1st November 2024 on www.aig.ie
17. The Prize may be altered or varied at the Promoter's sole discretion and substituted with a prize which, in the Promoter's sole opinion, is a suitable alternative. No cash alternatives are available. The Prize is subject to availability. If the Prize includes tickets for any event, the Promoter shall not bear any liability to any Winner if the event is not capable of running as planned, such as cancellation or any other cause beyond the control of the Promoter.
18. The Winner agrees not to sell, order to sell or use the Prize Draw or the Prize for any commercial or promotional purposes (including placing the Prize and any internet auction site). The Prize is non-transferable.
19. Each entrant must be over 18 years of age to enter our free prize draw, be resident in the Republic of Ireland and must be over 18 to avail of the Prize.
20. All entries must be strictly in accordance with these Terms and Conditions.
21. Any entry not in strict accordance with these Terms and Conditions will be deemed to be invalid and no prizes will be awarded in respect of any such entry.

22. AIG will retain all entries and under no circumstances will any entry be disclosed to any other entrant.
23. AIG will not be liable for any damage, loss or disappointment suffered by any person taking part or not being able to take part in this free prize draw.
24. By entering this free prize draw, each entrant agrees to release and hold AIG Inc., and any subsidiary and holding companies, their employees, officers, directors, agents and representatives harmless from any and all losses, damages, rights, claims and actions of any kind including, without limitation, personal injury, death, property damage, either directly or indirectly related to or arising from the free prize draw or from acceptance, possession, misuse or use of any prize.
25. The Promoter reserves the right to suspend or terminate the free prize draw or amend these Terms and Conditions at any time for any valid technical or commercial reason. For the draw to take place, there must be a minimum of 100 unique entrants.
26. The Promoter reserves the right to alter any aspect of the prize.
27. In the event of any dispute regarding the rules, results and all other matters relating to this free prize draw, the decision of the Promoter shall be final and no correspondence or discussion shall be entered into.
28. The Promoter reserves the right to amend these Terms and Conditions and/or cancel the Prize Draw at its sole discretion.
29. To the maximum extent permitted by law the Promoter and its related entities shall not be liable for any claims or actions of any kind whatsoever for damages or losses to persons or property which may be sustained in connection with receipt, ownership and/or use of the Prize.
30. We will only use your personal information in accordance with the privacy policy. In particular, by participating, entrants agree that in the event of being selected as a Finalist or Winner, they may be asked to take part in reasonable publicity related to the promotion, including the publication of their name and any photographs taken as part of the competition.
31. By participating, the Winner agrees that their name and county will be made available to any person who contacts the Promoter and requests details of the Winner. To find out the name of the Winner, please send a self addressed envelope to the Marketing Team, AIG Europe Limited, Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1, Republic of Ireland.
32. These Terms and Conditions are governed by the laws of the Republic of Ireland and are subject to the exclusive jurisdiction of the Irish courts.