

Terms and conditions of the Discovery Business Insurance Twitter competition

Discovery Insure Limited, registration number 2009/011882/06, is an authorised financial services provider and is hereafter referred to as Discovery Insure/We:

1. How to play

- 1.1. The competition will commence on Thursday, 31 January 2019 and will close at 17:00 on Friday 1 February 2019, on the @Discovery_SA Twitter handle.
- 1.2. No entries received after 17:00 Friday 1 February will be accepted.
- 1.3. To qualify as an entrant in the competition you must:
 - 1.3.1. retweet the competition tweet and tell us what you think the biggest cost affecting new businesses are using the hashtag #insureyourbusiness
 - 1.3.2. be a resident of the Republic of South Africa;
 - 1.3.3. be in possession of a valid South African identity document, or a valid passport and a valid South African driver's license; and
 - 1.3.4. be 18 years or older on the date you enter the competition.
- 1.4. Employees, agents or consultants of the Discovery group of companies, their spouses, life partners or immediate family members, advisers, and/or dealers, or the suppliers of goods and services in connection with this competition, are not eligible to participate in the competition.
- 1.5. 2 winners will be selected from all the qualifying entries received via the @Discovery_SA Twitter handle by an independent auditor

You do not need to have Discovery Insure Plan to enter this competition.

2. Prizes

- 2.1. Prize includes: A R500 gift card that can be used at any retailer accepting Mastercard.
- 2.3. Winners will be selected by an independent auditor and will be announced via the @Discovery_SA Twitter handle on Thursday 7 February 2019.
- 2.4. Once each winner has been contacted via Twitter, they have 3 weeks from date of announcement to send their contact number, name and ID number via Twitter Direct Message to claim their prize.
- 2.5. You may enter the competition more than once but are only eligible to win one prize.
- 2.6. The prize is not transferable or substitutable for cash.
- 2.7. Subject to the provisions of the Consumer Protection Act, 2008, a prize winner accepts the prize at his/her own risk. The winners may be required to sign a waiver of liability and indemnity before claiming the prizes.
- 2.8. Discovery Insure reserves the right to substitute any prize with another prize of similar value.
- 2.9. Any prize will be accepted by a winner at his/her own risk and neither Discovery Insure nor its agents or affiliates will be liable at any time for any defect in a prize.

3. General

- 3.1. Discovery Insure, its holding company, co-subsiidiaries and affiliates will not be liable for any technical or network-related failures or errors that may lead to any competition entry being invalid or not received.
- 3.2. Discovery Insure reserves the right to confirm a winner's compliance with the competition entry criteria noted in 1 above. Should a winner be found not to comply, he/she will be automatically disqualified.
- 3.3. If Discovery Insure is unable to reach any of the winners for whatever reason following all reasonable attempts to do so, such winners will be disqualified and Discovery Insure reserves the right to draw another winner in substitution.
- 3.4. In the event of a dispute, the decision of Discovery Insure will be final and binding and no correspondence will be entered into.
- 3.5. Discovery Insure and the Discovery Group (including their affiliates, directors, employees, agents, suppliers and contractors) will not be liable for any claims, loss, damages or injury resulting directly or indirectly from participation in the competition, and/or the use, acceptance or possession of a prize, and/or participation (or non-participation) in a prize-related activity.

- 3.6. Discovery Insure may require the winners (at no fee to the winners) to be identified, photographed and filmed and such details, photographs or images may be published by Discovery Insure in any media.
- 3.7. If you do not want to receive marketing and promotional e-mails from us, you can unsubscribe by clicking on the link to unsubscribe in these emails.
- 3.8. If you do not want to receive emails from us, you can unsubscribe by clicking on the link to unsubscribe in these emails.
- 3.9. Discovery Insure reserves the right to terminate this competition with immediate effect and without notice. In such event, entrants will have no claim whatsoever against Discovery or the Discovery Group.
- 3.10. The duration of the competition may be extended or shortened at the sole discretion of Discovery Insure.
- 3.11. For help or enquiries, please email DiscoveryInsurecompetitions@discovery.co.za.
- 3.12. Entry into the competition implies acceptance of all the above rules.
- 3.13. Discovery Insure reserves the right to amend the rules pertaining to this competition at any time and any such amendment(s) shall be deemed to have taken effect from the date of publication of the revised terms and conditions, which will be available on www.discovery.co.za.
- 3.14. By participating or following this competition on Facebook, Twitter and Instagram you agree:
 - 3.14.1 Twitter is not responsible for the accuracy of information and you release them of any responsibility.
 - 3.14.2 The competition or promotion is not sponsored, endorsed, administrated or associated with or by Twitter.
 - 3.14.3 You are interacting with and providing information to Discovery and not to any of the before mentioned social media platforms.