

COMPETITION TERMS AND CONDITIONS

1. These Competition Rules (“**Rules**”) apply to all competitions (including any prize draws) conducted by Groupama UK Services Limited (“**Competition**”), unless otherwise expressly stated or varied/superseded by rules and/or notices specific to a particular competition (“**Competition Notice**”) as displayed on www.groupama.co.uk (“**Website**”) or where any competition or prize draw is run by Groupama UK Services Limited (“**Groupama**”). By entering a Competition, entrants agree to be bound by the Rules.

2. Any queries and comments in respect of the Rules, the Competition or the Competition Notice should be directed in writing to Groupama UK Services Limited, Marketing Department, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB.

3. Groupama reserves the right to cancel or amend the Rules, the Competition or the Competition Notice at any time without prior notice. Any changes will be posted either within the Competition Notice or these Rules.

4. In the event of any dispute regarding the Rules, Competition Notice, conduct, results and all other matters relating to a Competition, Groupama’s decision will be final and no correspondence or discussion will be entered into.

Qualifying Entrants

5. To qualify to enter any Competition you must be resident in the United Kingdom.

6. Groupama employees or employees of any company involved in the Competition are not eligible to enter any Competition unless otherwise clearly stated in the Competition Notice. Groupama reserves the right to verify the eligibility of all entrants.

7. Additional eligibility requirements may apply to a specific Competition, including by way of example a drivers licence being required if the Competition prize includes travel outside the United Kingdom and/or car hire. Additional eligibility requirements may be mentioned in the Competition Notice.

8. By entering any Competition, you hereby warrant that all information submitted by you is true, current and complete.

9. Groupama assumes and you warrant that by entering any Competition that you have legal capacity to enter the Competition and agree to the Rules.

10. Groupama reserves the right to disqualify any entrant if it has reasonable grounds to believe the entrant has breached any of these terms and conditions.

Competition Entries

The following applies to all Competitions unless otherwise stated:

11. Only one entry per person per Competition is permitted.

12. Bulk entries and/or third party entries will be disqualified.

13. Competition entries must be made in the manner and by the closing date specified on the Competition Notice. Failure to do so will disqualify the entry.

14. There is no purchase requirement to enter a Competition.

15. Proof of posting cannot be accepted as proof of delivery. Groupama cannot accept responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft, destruction, alteration of, or unauthorised access to entries, or entries lost or delayed whether or not arising during operation or transmission as a result of server functions, virus, bugs or other causes outside its control.

16. Entrants should note that unless stated otherwise, Groupama does not accept responsibility for the return of any Competition entries, including those consisting of artistic or other material.

Prizes

The following applies to all Competitions unless otherwise stated:

17. Prize winners will be chosen at random unless specified otherwise in the Competition Notice. Where applicable, tie-breakers will be judged by Groupama. In all matters, the decision of Groupama shall be final and no correspondence or discussion shall be entered into.

18. Prize winners will be chosen and notified in the manner and within the time specified on the Competition Notice. Return of any prize notification as undeliverable or failure to reply as specified in the notification within the time stated therein may result in disqualification and selection of an alternate winner. Competition winner(s)' names and employers may be published on the Website or in any Groupama publication.

19. Claims for prizes must be made in the manner and within the time specified on the Competition Notice. Failure to claim a prize within this time or in the manner specified may result in disqualification and selection of an alternate winner. Prizes are non-transferable and there is no cash alternative. Groupama reserves the right to substitute prizes of equal or greater value at any time.

20. Unless specifically stated in the Competition Notice, Groupama will not be responsible for any additional costs in any way relating to the prize and such costs are the sole responsibility of the prize winner.

Data Protection and Publicity

22. Winners may be requested to take part in promotional activity and the Organiser reserves the right to use the names and addresses of winners, their photographs and audio and/or visual recordings of them in any publicity including on the Website or in any Groupama publication.

23. Any personal data relating to entrants will be used solely in accordance with current UK data protection legislation and will not be disclosed to a third party without the individual's prior consent.