

# SunLife £10,000 Big Cash Draw Terms and Conditions

## 1. The Draw – overall summary

1.1 The “SunLife £10,000 Big Cash Draw’ (the “Draw”) is a series of prize draws that are free to enter for all eligible SunLife Guaranteed Over 50 policyholders (each a “Policyholder”) (see section 3 below for eligibility) who are resident in England, Scotland and Wales. Residents of Northern Ireland cannot enter the Draw.

1.2 There will be a single prize Draw every other month for a Policyholder to win £10,000 (ten thousand pounds sterling) (the “Prize”)

The Draw entry close dates in 2022 are 5<sup>th</sup> May, 5<sup>th</sup> July, 5<sup>th</sup> September, 5<sup>th</sup> November, and in 2023 the 5<sup>th</sup> January. The final close date is 5<sup>th</sup> March 2023.

(the “Close Date”).

## 2. How to enter

2.1 To enter the Draw a participant (“you”) must have at least one SunLife Guaranteed Over 50 policy (the “Policy”). Entry to the Draw will not affect any of the conditions of any Policy.

2.2 To enter the Draw, you must have registered your details with SunLife. You can register during your application for a Policy, or after you have purchased a Policy via the SunLife website, at [sunlife.co.uk/win](https://sunlife.co.uk/win). You are responsible for ensuring your details are correct when registering for the Draw.

2.3 Registration for the Draw needs to be made separately for each Policy that you hold. Each separate registration for the Draw counts as 1 separate entry to the Draw.

2.4 Your registration to a draw means you will be entered into all remaining draws until the final close date.

2.5 You will be entered into the Draw in respect of the Policy providing SunLife has received your registration in respect of the applicable Policy by 11:59pm on the close date specified in section 1.2 of these terms (the “Close Date”).

2.6 If you have registered a Policy for any of SunLife’s previous cash draws and you continue to hold your Policy and have not opted out of the Draw or a previous SunLife cash prize draw you will be entered into the Draw in respect of that Policy without you needing to re-register for the Draw.

2.7 All Policyholders registered for the Draw are subject to these terms and conditions.

### **3. Eligible entrants**

3.1 The Draw is only open to residents of England, Scotland & Wales who are Policyholders.

3.2 It is not available to Policyholders who are residents of Northern Ireland.

3.3 Also excluded from entering the Draw are employees of SunLife and immediate family members of employees of SunLife.

3.4 You may opt out of the Draw at any time by visiting [sunlife.co.uk/win](http://sunlife.co.uk/win)

3.5 If you no longer hold a Policy at the applicable Close Date you will automatically be removed from the Draw in respect of that Policy.

3.6 Entries that do not comply with these terms and conditions will be void or refused. SunLife does not accept any liability for any communications lost, damaged or delayed in transit.

## **4. Selecting the winner**

4.1 Each eligible Policyholder will be allocated a unique random entry number for each Policy that they have entered into the Draw for. The winning number will be between one and the total number of entries at the Close Date. To select the winning number, SunLife will use a computer process that produces verifiably random results.

4.2 Winners will be drawn within 10 days of each close date detailed in section 1.2.

4.3 The winner will be notified by phone within 14 days of the Draw Date and will be required to confirm their details to SunLife before the Prize can be released. Where SunLife cannot contact the winner by phone or is unable to confirm the winner's details by phone, SunLife will notify the winner by post with a letter sent within 21 days of the Draw Date (the "Notification Letter") which will require the winner to contact SunLife to confirm their details.

4.4 If SunLife does not receive a response from the winner confirming their details to SunLife within 30 days of being notified, then the winner's prize will be forfeited and SunLife will select another winner from Eligible Entries at the applicable Close Date within 14 days in accordance with the process described above. Where notification is made by SunLife by letter the 30 days' time limit is counted from 2 days after the date of posting of the Notification Letter.

4.5 Providing the winner has confirmed their details within the required time limit, payment of the Prize will be made by cheque within 28 days of the winner confirming their details to SunLife.

4.6 SunLife reserves the right to vary the delivery method of the Prize if circumstances beyond its control make it necessary to do so.

## **5. Exclusion of Liability**

5.1 Insofar as is permitted by law, SunLife will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss or damage occurring as a result of the winner taking up or not taking up the Prize except where it is caused by the negligence or breach of these terms by SunLife. Your statutory rights are not affected.

## **6. Other terms**

6.1 SunLife reserves the right in exceptional circumstances to change the terms and conditions or the features of the Draw. Notice of these changes will be placed on the SunLife website.

6.2 Provided they have given permission, the winner's name will be displayed on the SunLife website.

6.3 SunLife's decision regarding any aspect of the Draw shall be final and binding on all entrants and no correspondence will be entered into about it.

6.4 These terms and conditions shall be governed by and construed in accordance with English law and any disputes arising out of or in connection with these terms and conditions, whether of a contractual or non-contractual nature, shall be subject to the exclusive jurisdiction of the Courts of England and Wales

## **7. The Promoter**

7.1 The promoter of this free prize draw is SunLife Limited, registered in England and Wales under Company No: 05460862, with a registered office at 1 Wythall Green Way, Wythall, Birmingham B47 6WG, United Kingdom) ("SunLife").