

FULL TERMS AND CONDITIONS FOR DIRECT TRAVEL INSURANCE PRIZE DRAW

1. Open to UK residents aged between 18 and 75, excluding employees of UNAT Direct Insurance Management Limited, Chartis Europe Limited, Direct Travel Insurance and HH Global, 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.
2. To Enter: entry into the prize draw is automatic on purchase of any travel insurance policy (single, family or group) from landing page (www.direct-travel.co.uk/halloween) between 1st October 2012 and 23.59 on 29th October 2012. One policy equals one entry. If travel insurance policies purchased during the relevant period are cancelled then entry into the prize draw will not be withdrawn.
3. There is no requirement to consent to your personal details being used in marketing promotions in order to enter the prize draw.
4. This promotion is only available online and requires internet access and a valid email address. This promotion is not available to customers who purchase a Direct Travel policy through our call centre.
5. **The Prizes:** There are 5 x £39.95 Deluxe Halloween Hamper. Participants will be entered into the prize draw following the purchase of their policy.
6. Winners will be selected in a random draw, to be conducted on 30th October 2012 under the supervision of an independent observer (HH Global), whose decision shall be final.
7. The winner will be contacted by e-mail or letter and by phone within 2 working days of the draw date. If the winner does not respond to this notification within 31 days of the notification being made, he/she will be considered to have waived his/her prize, and the prize awarded to a reserve selected at the time of the first selection.
8. Please allow 28 days for receipt of prize.
9. Prizes are as stated, subject to availability and there is no cash alternative.
10. Winner undertakes to make no claim in liability against The Promoter with respect to the prize, or its delivery, condition, attributes or any consequence suffered by the possession or use of the prize.
11. The Promoter shall not be liable in the event of any malfunction of the Internet that prevents access to the prize draw or its proper progression.
12. Participation in this promotion implies awareness and acceptance of the characteristics and limitations of the Internet, lack of protection of certain data against possible misappropriation or pirating, and risks of contamination by any viruses circulating over the system.

13. Participation in the free prize draw implies full acceptance of these Terms and Conditions. Failure to comply with the Terms and Conditions shall entail cancellation of the draw entry.
14. By participating, entrants agree that in the event of being selected as a winner, they may be asked to take part in reasonable publicity related to the promotion.
15. 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 Digital Marketing Team, UNAT Direct, Norfolk House, Wellesley Road, Croydon, CR0 1LH between 1st – 30th November 2012.
16. The Promoter: UNAT Direct Insurance Management Limited (trading as Direct Travel Insurance) and its associated companies and partnerships (including without limitation, Chartis Europe Limited). Address: Norfolk House, Wellesley Road, Croydon, CR0 1LH.