

Competition

Terms and Conditions

Lion of Africa Life Assurance Company Limited (“**LionLife**”) is running a Competition exclusively on Radio and Social Media for potential Policyholders to stand a chance to win airtime, electricity or cash to the collective value of R50 000 (fifty thousand rands only). This relates to a no obligation quote for potential funeral policies. Meaning to enter the Competition, qualifying participants must call 0800 333 465 to request a no obligation quote.

All participants in the Competition agree to be bound by the following Terms and Conditions:

The Competition is open to LionLife potential Policyholders residing in South Africa only and runs from **23 September 2019** (“Start Date”) up to and including **29 November 2019** (“End Date”). Collectively the Start Date and End Date means the “competition period”.

The Competition rule is as follows:

- a) **“Call 0800 333 465 and stand a chance to win your share of R50 000 prizes.”**

2. Prizes

2.1. Two hundred (200) participants stand a chance to each win a R50.00 airtime voucher from 23 September 2019 up until 29 November 2019 (20 winners per week).

2.2 Two hundred (200) participants stand a chance to each win a R50.00 electricity voucher from 09 September 2019 up until 29 November 2019 (20 winners per week).

2.3 Sixty (60) participants stand a chance to each win a R500.00 in cash from 09 September 2019 up until 29 November 2019 (6 winners per week).

2.4 Collectively all the prizes are valued at R50 000 (Fifty Thousand Rand) in total over the competition period. Should on competition end date the total number of participants be less than described in clauses 2.1, 2.2 and 2.3 the balance of the competition price will no longer be available and LionLife reserves the right to use such balance as it deems appropriate.

3. The draws will be conducted every Monday starting on 30 September 2019 as stipulated in the table below:

Competition Period	Prize Value	Draw Date
23 Sep 2019 – 27 Sep 2019	R50 Airtime x 20 = R1000	30 Sep 2019
30 Sep 2019 – 04 Oct 2019	R50 Airtime x 20 = R1000	07 Oct 2019
07 Oct 2019 – 11 Oct 2019	R50 Airtime x 20 = R1000	14 Oct 2019
14 Oct 2019 – 18 Oct 2019	R50 Airtime x 20 = R1000	21 Oct 2019
21 Oct 2019 – 25 Oct 2019	R50 Airtime x 20 = R1000	28 Oct 2019
28 Oct 2019 – 01 Nov 2019	R50 Airtime x 20 = R1000	04 Nov 2019

04 Nov 2019 – 08 Nov 2019	R50 Airtime x 20 = R1000	11 Nov 2019
11 Nov 2019 – 15 Nov 2019	R50 Airtime x 20 = R1000	18 Nov 2019
18 Nov 2019 – 22 Nov 2019	R50 Airtime x 20 = R1000	25 Nov 2019
25 Nov 2019 – 29 Nov 2019	R50 Airtime x 20 = R1000	02 Dec 2019
23 Sep 2019 – 27 Sep 2019	R50 Electricity x 20 = R1000	30 Sep 2019
30 Sep 2019 – 04 Oct 2019	R50 Electricity x 20 = R1000	07 Oct 2019
07 Oct 2019 – 11 Oct 2019	R50 Electricity x 20 = R1000	14 Oct 2019
14 Oct 2019 – 18 Oct 2019	R50 Electricity x 20 = R1000	21 Oct 2019
21 Oct 2019 – 25 Oct 2019	R50 Electricity x 20 = R1000	28 Oct 2019
28 Oct 2019 – 01 Nov 2019	R50 Electricity x 20 = R1000	04 Nov 2019
04 Nov 2019 – 08 Nov 2019	R50 Electricity x 20 = R1000	11 Nov 2019
11 Nov 2019 – 15 Nov 2019	R50 Electricity x 20 = R1000	18 Nov 2019
18 Nov 2019 – 22 Nov 2019	R50 Electricity x 20 = R1000	25 Nov 2019
25 Nov 2019 – 29 Nov 2019	R50 Electricity x 20 = R1000	02 Dec 2019
23 Sep 2019 – 27 Sep 2019	R500 Cash x 6 = R3000	30 Sep 2019
30 Sep 2019 – 04 Oct 2019	R500 Cash x 6 = R3000	07 Oct 2019
07 Oct 2019 – 11 Oct 2019	R500 Cash x 6 = R3000	14 Oct 2019
14 Oct 2019 – 18 Oct 2019	R500 Cash x 6 = R3000	21 Oct 2019
21 Oct 2019 – 25 Oct 2019	R500 Cash x 6 = R3000	28 Oct 2019
28 Oct 2019 – 01 Nov 2019	R500 Cash x 6 = R3000	04 Nov 2019
04 Nov 2019 – 08 Nov 2019	R500 Cash x 6 = R3000	11 Nov 2019
11 Nov 2019 – 15 Nov 2019	R500 Cash x 6 = R3000	18 Nov 2019
18 Nov 2019 – 22 Nov 2019	R500 Cash x 6 = R3000	25 Nov 2019
25 Nov 2019 – 29 Nov 2019	R500 Cash x 6 = R3000	02 Dec 2019

4. Participants are not allowed to enter multiple times.
5. The Competition is only open to potential Policyholders 18 years and older.
6. Only entries received during the Competition period as stipulated in clause 1 above will qualify as potential winners.
7. The winners will be randomly selected on or after the Draw Date as set out in clause 3 above from all eligible entries who meet all the requirements set out in these Terms and Conditions. The verified winners will be notified within four (04) working days after he / she has been selected and verified as a winner.
8. Participants must reside in South Africa and be in possession of a valid South African identity document.
9. LionLife will use reasonable efforts to contact the winners telephonically or via SMS and email on the contact details provided by the participants to participate in the Competition.
10. The winners will be contacted during normal working hours, between 09h00 and 16h00.

11. LionLife shall contact the winners for a period of three (3) normal working week days after their names have been drawn and verified as winners.

12. Should a participant not be available on the contact number provided during the timeframe stipulated above or rejects, forfeits or declines acceptance of the prize, that person's right to the prize will be deemed to have been waived and the prize will be forfeited. LionLife reserves the right to then award the prize to the next randomly drawn participant.

13. Each winner must be able to identify himself / herself, in a manner determined by LionLife, as a qualifying entrant to the Competition and must comply with the required validation procedure in order to claim the prize.

14. LionLife reserves the right to withhold any prize until it is satisfied that the claim by the winner is valid.

15. Notwithstanding the fact that the prizes vest on the winners immediately upon the determination of the results, in the event that the required documentation from the winner has not been received at the agreed cut-off date communicated to the winner, or no effort is made on the part of the winners to make special arrangements to meet the deadline set by LionLife, the prize will be forfeited. LionLife then reserves the right to award the prize to the finalist that is next in line.

16. If the winner cannot accept the prize or for any reason whatsoever, the prize will be awarded to the next selected entrant.

17. All risks and ownership of the prizes shall pass to the winners on transfer/delivery thereof and hence all of LionLife's obligations in regard to the Competition as well as in regard to the prizes shall terminate.

18. LionLife shall request the winners' consent in writing to their image and/or likeness being used and published by LionLife in connection with the Competition for a period of 12 (twelve) months after they have been announced as winners. The winners may decline the use of their image and/or likeness by LionLife.

19. No prize is transferable or exchangeable.

20. User data collected via the Competition will not be used for any other purpose than for the execution of the Competition only.

21. User data collected via the entry for this Competition will be stored for as long as we are legally required to and in accordance with LionLife's Privacy Policy:

<https://www.lionlife.co.za/wp-content/uploads/2019/02/Lion-Life-Website-Privacy-Policy.pdf>

22. There are no additional charges for participating in the Competition. Standard call costs apply as per the user's Service Provider.

23. The Competition is also subject to, and must be read in conjunction with, LionLife's existing terms and conditions applicable to its website and mobile site respectively:

<https://www.lionlife.co.za/wp-content/uploads/2019/02/Lion-Life-Website-Terms-of-Use.pdf>

24. The duration of the Competition may be extended or curtailed at the discretion of LionLife.

25. LionLife shall not be liable for any costs incurred by the winners for entering the Competition or in claiming the prizes.

26. LionLife's decision on any aspect of the Competition including the allocation of the prize will be final and binding and no correspondence will be entered into.

27. In the event of a dispute in regard to any aspect of the Competition and/or these Terms and Conditions, LionLife's decision will be final and binding and no correspondence will be entered into.

28. LionLife may refuse to award a prize if entry procedures or these Terms and Conditions have not been adhered to or if it detects any irregularities or fraudulent practices.

29. Neither LionLife or any other person or party associated with the Competition, their associated companies, agents, contractors and sponsors and any of its personnel involved in the Competition, shall be liable whatsoever for any loss or damage incurred or suffered (including but not limited to direct or indirect or consequential loss), death or personal injury suffered or sustained arising from either participation in the Competition or from claiming the prize.

30. In addition, neither LionLife nor its agents shall be responsible for any loss or misdirected entries, including entries that were not received due to any failure of hardware, software, or other computer or technical systems affecting participating and/or prize redemption process of the Competition.

31. Employees, directors, agents, contractors, consultants of LionLife and all other participating companies and their immediate families, life partners, business partners and associates and any person directly involved with the devising, producing, managing or marketing this Competition are not eligible to participate and win in this Competition.

32. If LionLife is required by law to alter or cancel any aspect of the Competition or to terminate it as a result of changes in legislation, or for any reason whatsoever, it will have the right to terminate the Competition being offered, with immediate effect which notice shall be published on the LionLife website. In such event all entrants hereby waive any rights which they may have against LionLife and its associated companies, agents, contractors and/or sponsors.