

## **Annual Payment Free Gift Promotion**

Your relationship with General & Medical Finance Ltd (“G&M”)

1.1 These terms of use set out the legally binding contract between G&M and you in relation to the **Annual Payment Free Gift** promotion (“the Promotion”).

1.2. You will be deemed to accept these terms if you purchase a private medical insurance policy and pay annually with General & Medical Finance Ltd.

1.3 G&M may make changes to these terms from time to time. The most up to date version will be available from G&M on its website [www.generalandmedical.com](http://www.generalandmedical.com). You should check the terms regularly and if you purchased a policy after the date of any change it will be on the new terms.

1.4 G&M shall use and take care of any personal information you provide to G&M as described in G&M’s privacy policy, and in accordance with current UK Data Protection legislation, and will not disclose this personal information to a third party without your consent.

## **2. Annual Payment Free Gift rules**

2.1 The Promotion is organised by General and Medical Finance Limited, General and Medical House, Napier Place, Orton Wistow, Peterborough, PE2 6XN.

2.2 G&M reserves the right from time to time and at any time to cancel, discontinue, temporarily or permanently, or amend the Promotion or these rules with or without prior notice (including, without limitation, in the case of anticipated, suspected or actual fraud).

2.3 In the event of any dispute regarding the rules, notice or conduct of the Promotion, the decision of G&M shall be final and binding and no other correspondence or discussion shall be entered into.

2.4 Every individual who purchases a private medical insurance policy directly from G&M through our website or telephone or through a registered broker and choose to pay annually can choose one of the following gifts;

- Amazon Echo Dot
- Mobile phone charger
- £50 M&S Voucher

2.5 The prize is non-transferable, non-exchangeable and there is no cash alternative. G&M reserves the right to substitute a gift of equal or greater value at any time. G&M accepts no responsibility for any costs associated with the gifts and not specifically included in the promotion.

2.6 The chosen gift is limited to one per household and will be sent to the customer after 14 days from the point of purchase and policy start date, whichever is later.

2.7 G&M accepts no responsibility for any damage, loss, liabilities, injury or disappointment incurred or suffered by you as a result of entering the promotion or accepting the gift. G&M further disclaims liability for any injury or damage to your or any other person’s computer

relating to or resulting from participation in or downloading any materials in connection with the choice of gifts. G&M accepts no responsibility for gifts that are lost, delayed, damaged, misdirected or incomplete or cannot be delivered or entered for any technical or other reason. Proof of delivery of the product is not proof of receipt by G&M.

### **3. General legal terms**

3.1 These terms constitute the whole legal agreement between you and G&M in relation to your application with the promotion.

3.2 G&M shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control. Such circumstances shall include, but not be limited to, weather conditions, fire, flood, hurricane, strike, industrial dispute, war, hostilities, political unrest, riots, civil commotion, inevitable accidents, supervening legislation or any other circumstances amounting to force majeure.

3.3 You acknowledge and agree that each member of the group of companies of which G&M is a part may directly enforce, and rely upon, any provision of these terms. Other than this, no other person or company may benefit from these terms.

3.4 These terms, shall be governed by English law. G&M and you agree to submit to the exclusive jurisdiction of the courts of England to resolve any legal matter arising from these terms.

3.5 Amazon.co.uk is not a sponsor of this promotion. Amazon Echo Dot is subject to the applicable Amazon terms and conditions.

3.6 Mobile phone charger is subject to the applicable terms and conditions provided by the manufacturer.

3.7 Marks & Spencer.com is not a sponsor of this promotion. M&S Voucher is subject to the applicable Marks & Spencer terms and conditions.

July 2019