

Friends Provident protect your clients lifestyle Competition.

Terms and Conditions (Rules)

The following Rules apply and by entering the competition all participants are deemed to have read, understood and agreed to be bound by these Rules, which are final and binding.

1. The full name and registered office of the promoter of this competition is Friends Provident Life Assurance Limited, company number 782698 (Friends Provident), Pixham End, Dorking, Surrey RH4 1QA.
2. The competition is open only to UK registered intermediaries but excludes Countrywide.
3. The competition is not open to anyone connected with the promotion.
4. The competition is for income protection proposals submitted to Friends Provident under ICOBS rules.
5. The competition is split into two separate prize draws and the winners will be selected by random draws: The first prize draw will take place on 19 August 2010. The second prize draw will take place on 30 September 2010, and the winners notified by the 31 October 2010. The winners' names will be published on the Friends Provident adviser site.
6. To be eligible for entry into the first prize draw income protection policies must be submitted by paper application or eSelect during the period 00:01 hours on 8 July 2010 and 00:00 hours on 18 August 2010. To be eligible for entry into the second prize draw income protection policies must be submitted by paper application or eSelect during the period 00:01 hours on 19 August 2010 and 00:00 hours on 29 September 2010. PAC applications are not included.
7. A number for each submission will be awarded to the adviser who has submitted the business.
8. Each prize draw consists of two prizes; first prize is £1000 worth of Thomas Cook holiday vouchers and second prize is £500 worth of Thomas Cook holiday vouchers.
9. The prize is not transferable and there will be no cash alternative. Friends Provident reserves the right to substitute the prize with a prize of similar value in the event that the prize is not available due to circumstances beyond its reasonable control.
10. Friends Provident reserves the right to amend or withdraw this competition at any time and to amend these Rules at any time without prior notice.
11. Friends Provident's decision is final and no correspondence will be entered into concerning the prize draw or the result.
12. No purchase is necessary for participation.

13. Winners may be asked to participate in any post event publicity. By entering into the competition, entrants agree to the publicity.
14. If any selected winner cannot be contacted, is ineligible or fails to claim the prize or otherwise fails to provide information Friends Provident needs in order to deliver the prize, the prize in question may be forfeited and an alternative winner selected.
15. Friends Provident takes no responsibility for policy applications lost, delayed, misdirected or incomplete due to server functions or failures, virus, technical problems or any other causes outside of Friends Provident's control.
16. Friends Provident reserves the right permanently to disqualify any person from participation in the competition who it believes has intentionally violated these rules.
17. By entering the competition you release Friends Provident, its directors, officers, employees and representatives from any liability whatsoever for any claims, costs, injuries, losses or damages of any kind arising out of or in conjunction with the competition or with the acceptance and use of or inability to use any prize (including, without limitation, claims, costs, injuries and losses related to personal injuries, death, damage to or destruction of property).
18. These Rules shall be governed by and construed in accordance with the laws of England and Wales.