

# TERMS AND CONDITIONS: Zindagi Ko Claim Kar Le Moments Contest

#ContestAlert

We have a fun contest coming up. So, participate and stand a chance to win exciting prizes.

Read the T&C's before you participate! All the best!

The following are terms and conditions for participation between you the Participant (hereinafter referred as Participant or "you") and Niva Bupa Health Insurance Company Limited (formerly known as Max Bupa Health Insurance Company Limited)("Niva Bupa"), by participating in the **Zindagi Ko Claim Kar Le Moments Contest** that will be held on Facebook, Twitter and Instagram from Niva Bupa, you acknowledge that you have read, understood, and agree to be bound by these terms and to comply with all applicable laws and regulations. Niva Bupa may, without notice to you, at any time revise these Terms and Conditions and any other information contained in the Program. If you do not agree to these terms, please do not participate in the program.

1. To participate in this challenge, you will be required to have a legitimate Facebook, Instagram or Twitter profile, be 18 years of age or above and a citizen of India. ("Participant").

2. To participate in the contest, we suggest all participants to **follow the official Niva Bupa Health Insurance Instagram handle <https://www.instagram.com/nivabupaofficial/> or @nivabupaofficial; Twitter handle @Niva\_Bupa and Facebook page @NivaBupa**

3. To participate in the contest, the participants need to:

- **Share with us their "Zindagi Ko Claim Kar Le Moments" by uploading them in the form of videos or photos using #ZindagiKoClaimKarLe and tagging @nivabupaofficial handle.**
- **Follow the Niva Bupa official handle**
- **Stand a chance to win exciting vouchers!**

4. Employees of Niva Bupa or its affiliates, their immediate families, challenge organizers, their employees and immediate families are not eligible to win in this challenge, but participation is allowed.

5. The **Zindagi Ko Claim Kar Le Moments contest** winners will be rewarded with **Vouchers**.

6. Program period: **Starting 27<sup>th</sup> November'21 – 3<sup>rd</sup> December'21.**

7. The Prize(s) shall not be transferable/ redeemable for cash. No request shall be entertained by Niva Bupa in this behalf.

8. Entries registered before or after the Program period will not be considered. There may be multiple contests at Niva Bupa's discretion during the Program period and Participant may participate in any or all contests under this Program.

9. Niva Bupa reserves the right to disqualify any Participant, which it does not deem complete in all respects or does not meet with the criteria that Niva Bupa may set.

10. The winner would be informed by social media announcement post and/or DMs.

11. Niva Bupa reserves the right to substitute any of the prizes of equal or greater value, at its sole discretion. Any central, state and local taxes that may be imposed in connection with the prizes are the sole responsibility of the winners.

12. The decision of Niva Bupa across any stage of the Program would be final and binding.

13. All images, videos and comments uploaded for the contest are subject to moderation and Niva Bupa may, at their discretion, withhold content which Niva Bupa judges as inappropriate. Any user identified fake and/or as being responsible for misuse of the challenge, adding inappropriate content or in breach of copyright will be excluded from further use of the contest and participation.

14. Niva Bupa reserves the absolute right to cancel or abandon the Program and/or to change the Terms and Conditions contained herein and/or, any other rules and regulations in respect of the Program at any time without any notice, without assigning any reason and without any liability whatsoever. Participants are requested to refer to such Terms and Conditions, which may be displayed or intimated from time to time.

15. By submitting their entries, the Participant grants Niva Bupa, its affiliates and subsidiaries and their agents an irrevocable right to publish, use, adapt, sell, edit and/or modify such entry in any way, in commerce, and in any and all media worldwide, including but not limited to the Internet, without limitation and without compensation to the Participants. Participant also grants Niva Bupa, its affiliates and subsidiaries worldwide irrevocable, non-exclusive and royalty free right and license to use, copy, reproduce, transfer, modify and/or display any information contained in their entry in whole or part and in any form without compensation. The winner may be required to sign an additional affidavit/license (except where prohibited) to this effect. Taxes on all prizes, if any, are the sole responsibility of the winner. Participants agree to be bound by the terms of the Program.

16. Participants give Niva Bupa the right to share their details with the evaluation committee as well as with any other partner(s) who Niva Bupa deems necessary.

17. Except where prohibited, or otherwise advised in writing by the Participant, by accepting a prize, the winner consents to the use of his/her name, photo, likeness, and biographical information for advertising and promotional purposes including press releases, etc. worldwide and across all forms of media without limitations and without additional compensation. By Participating he/she grants Niva Bupa the rights to store and use the Participant's contact information, including names, phone numbers, and e-mail addresses, and transmit the same worldwide and within the Niva Bupa group. Such information will be processed and used in connection with Niva Bupa's business, and may be provided to contractors, consultants, and others for uses consistent with Niva Bupa's business.

18. Niva Bupa shall not be responsible for failure to fulfil any of its obligations due to causes beyond its control.

19. In the event that any term and condition is held to be invalid or unenforceable, the remaining terms and conditions remain in full force and effect.

20. Participant consents that this contest and all rights, duties, and obligations arising from, or relating in any manner shall be Governed by laws of India. .Any disputes arising will be subject to the jurisdiction of the Courts in Delhi/New Delhi.

21. You release and hold harmless the judges and Niva Bupa, its affiliates and subsidiaries (including its affiliates, directors, officers, employees, attorneys, agents and representatives) from any and all liability for any injuries, loss, claim, action, demand or damage of any kind rising from or in connection with the Participation, or any prize won. Niva Bupa is not responsible for any problems or technical malfunction including injury or damage to Participants.

22. Niva Bupa reserves the right in its sole opinion to accept or reject participation.

23. Niva Bupa reserves the absolute and irrevocable right to cancel or abandon the Challenge and/or to change the Terms and Conditions contained herein and/or, any other rules and regulations in respect of the challenge at any time without any notice, without assigning any reason and without any liability whatsoever. Participants are requested to refer to such Terms and Conditions, which may be displayed or intimated from time to time.

24. If the Participant is a government employee, then Participant may be required by Niva Bupa to submit a participant approval form evidencing permission/approval to participate in the challenge.

25. Participation constitutes your acceptance of the terms and conditions of the Program.

26. Gratification for **Zindagi Ko Claim Kar Le Moments** shall be handed out post the event, subject to prior notice by the contest applicants.

27. Niva Bupa may reach out to you for Health Insurance related promotions.