

Catch up with the Times contest

TERMS & CONDITIONS:

1. Who can participate?

- Any person, in India can participate in this Contest.
- Participants need to be minimum 18 years old to participate in this Contest.
- This Contest is not open to Tata AIA Life employees, officers and directors and their immediate family members (Parents, spouse, siblings and children) and its Dealer(s), Partner(s), Agencies, Trade Partners and their immediate family members (spouse, children, parents, siblings, regardless of where they live).

2. Steps to participate:

- There is no entry fee for participation.
- On Facebook/ Microsite, upload your best Family memory/ picture on the App as per the specifications mentioned. Once the image is uploaded it will be verified before being published on the contest page.
- The duration of the Contest: 15th Feb 2016 to 15th March 2016.
- Daily/ Weekly/ Monthly winners will be selected based on the highest number of likes received on the picture
- Winner selection shall be done at per the sole discretion of Tata AIA Life and Tata AIA Life decision regarding correct entries and/or Winner(s) shall be final. No other correspondence will be entertained in this regard.

3. Participants need to share their entries by logging on official Tata AIA Life Facebook page or Microsite

- To enter the contest the user has to Like the 'Tata AIA Life Insurance' Facebook page.
- Go to the Catch Up with the Times App
- The User uploads his picture on the App using various filter options which are provided to the user to edit the image and submit it
- All the entries will be moderated
- Moderated entries will be uploaded back to the page
- Entries will be tagged
- Likes received on the entries will be evaluated and daily/ weekly/ monthly winners will be selected
- Use of any malpractices and fake accounts will lead to instant disqualification
- Voting for the daily winner closes every day at 11.59 pm, voting for the weekly winner closes every Saturday at 11.59pm and contest ends on 15th march 2016 at 11.

- Monthly winner will be announced at the end of the campaign

4. Prize:

Daily winner: Get featured on Tata AIA Life's Social media cover picture

Weekly winner: Get Amazon vouchers

Monthly winner: Win a trip to Dubai (Travel vouchers)

It will be sole responsibility of Winner(s) to redeem the said Prize and Tata AIA Life is not responsible in case Prize is not redeemed by Winner(s) or missing of any deadline by Winner(s) to redeem the Prize or not following any Terms & Conditions as may be applicable to such Prize and it is assumed that Winner(s) must have read and understood and agreed to abide by all the terms & conditions envisaged herein while participating in this Contest.

In case of any query/ doubts/ dispute regarding the Prize, then Winner(s) must independently coordinate with the concerned Firm giving Prize without recourse to Tata AIA Life.

Tata AIA Life shall not be responsible once Prize is delivered to the Winner(s) vide Courier in case of Physical Vouchers or online delivery through E-mail in case of Virtual Vouchers or SMS code.

The winner(s) will be announced on the Tata AIA Life Facebook Page or can be contacted individually.

The winner has to provide a valid email id and phone number for delivery of the prize before 31st March 2016.

There is no cash alternative in lieu of the Prize / benefits and the Prize / benefits are not transferable. Tata AIA Life reserves the right to change Prize / benefits of the Contest at any time without any prior notice or consultation.

Tata AIA Life shall not be liable under any circumstances towards any loss or damage or expenses or cost to Participants/ Winner (s) or any third party liability, whether directly or indirectly, arising out or in relation to use or availing of Prizes and/or in connection with the said Prize as the case may be.

Winner selection shall be done at per the sole discretion of Tata AIA Life and Tata AIA Life decision **regarding correct entries and/or Winner shall be final.** No other correspondence will be entertained in this regard.

5. Duration of Contest:

Contest will be open from 15th Feb 2016 to 15th March 2016.

6. Tata AIA Life reserves the right to suspend, shorten, modify, extend or cancel the Contest or any terms & conditions of this Contest at its sole discretion at any time.

7. The Participant needs to read these Terms & conditions carefully while accessing Tata AIA Life Facebook page for participation in the Contest. Further, it will be assumed that Participants has read and understood and agreed to abide by all T&C of this Contest or Tata AIA Facebook page for participation in the Contest.

8. Tata AIA Life reserves the right to modify these Terms & Conditions without any prior notice. An updated version of the same shall be made available on the Tata AIA Life Facebook page.

9. Participation in the said Contest is purely voluntary and at the sole discretion of the person / individual participating in the Contest. Participant agrees that he / she has read /understood and is bound by the terms and conditions set out herein.

10. The entries submitted by any individual/ Participant under this Contest or otherwise shall be treated as his / her own independent personal views and submissions. Tata AIA Life and/or its affiliates do not acknowledge or agree with any such content expressed in submitted entries and further shall not be held liable for any defamatory, abusive language used and loss occurring to any third party.

The Participant need to ensure that entry posted while participating in Contest are not infringing any Copyright or any other Intellectual Property Rights of any individuals/ or any other third party.

11. Participant shall indemnify Tata AIA Life and its Group Companies/ officials/ directors/ sister concern / parent Company or its affiliate from any loss that may occur to Tata AIA Life or any liability/ damages/ cost / cost of litigation/ cost of attorney / third party liabilities / claims resulting due to non-adherence to these terms and conditions or due to submission of abusive, defamatory content submitted for the Contest.

12. The application is in no way sponsored, endorsed or administered by, or associated with, FACEBOOK / Twitter and FACEBOOK / Twitter has no association or jurisdiction over this contest.

13. Tata AIA Life reserves the right to remove, refuse or cancel any posted entry/ answer or any access to any Participant without any reason whatsoever.

14. The participant shall not use the Trade Mark- Tata AIA Life/ Logo/ Brand Name/ or other Intellectual Property Rights belonging to Tata AIA Life or its Group Company/ affiliates and or concerned third parties etc.

15. Contest is subject to force majeure events and situations beyond the control of Tata AIA Life and/or its affiliates.

Other Terms & conditions:-

1. **Tata AIA Life is not liable for the** damages/ loss that the User/ Participant may suffer to his/ her Device or Instrument or Cell Phone or otherwise any loss/ damages arising out of his/ her participation in this Contest or loss of content of Contest of any Participants due to force majeure events.

2. **Participant hereby authorizes Tata AIA Life** to communicate with him / her from time to time through telecommunication, email etc about the matters connected with the Contest.

3. **Participant unconditionally agrees that he/ she shall not:**

- do anything which violates any of the Terms & Conditions ;
- make any misrepresentation;
- do anything that does not comply with generally accepted internet etiquette including (without limitation) use of inflammatory or antagonistic criticism ("flaming"), or wastefully and unnecessarily including previous communications in any postings;
- perform system abuse;
- propagate, distribute or transmit Destructive Code, whether or not damage is actually caused thereby;
- Post abusive, obscene, threatening, harassing, defamatory, libelous, offensive or sexually explicit material;
- Intentionally make false or misleading statements;
- Post material that infringes copyright/ Trade Mark / IPR;
- Post information that he/ she knows to be confidential or sensitive or otherwise in breach of the law.

4. **There is no cash alternative in lieu of the Prize /** benefits and the Prize / benefits are not transferable. Tata AIA Life reserves the right to change Prize / benefits of the Contest at any time without any prior notice or consultation.

5. **Tata AIA Life reserves the right to offer** the prize to other entrants/ Winner, should a Winner be unable, for any reason, to accept or claim the Prize.

6. **Participants agree to make themselves available** for publicity purposes if requested by Tata AIA Life

7. **Participants agree to the use of their entry photo/ pictures for such publicity by Tata AIA Life on various digital media such as Facebook, Twitter, email etc. without any extra / additional compensation.**

8. **In the event of a dispute, the decision of Tata AIA Life is final and binding** and no correspondence will be entertained in this regard.

9. **All rights as to choosing the Winner vest exclusively with Tata AIA Life**

10. **Whenever called for, Participant will be required to complete all formalities** as may be communicated by Tata AIA Life and/or its affiliate including but not limited to providing his/her authentic and correct information or other required documents, failing which he/she shall be disqualified at any time or at any stage. In case false information is revealed at any time after participation, the Participant shall be liable to return all benefits/ Prizes provided under this Contest.

Winner(s) need to unequivocally and completely comply with the following requirement simultaneously for claiming the Prize-

- Need to provide proof of identity e.g. copy of adhar card, Passport or other documents as required by Tata AIA Life **AND**
- Must have posted the entry/ answer on Tata AIA Life Facebook Page

11. Tata AIA Life reserves the right to restrict / bar any person from participating in the Contest without quoting any reasons for the same.

12. The Contest can be discontinued or modified at any time at the sole discretion of Tata AIA Life without stating any reasons and no claim in this regard shall be entertained.

13. Participants found indulging in any malpractices such as cheating or creating dubious profiles, multiple entry, participation in the contest for more than one time etc., shall be disqualified from the Contest at any time and shall not be eligible for any Prize.

14. All the content entered by participant becomes Tata AIA Life property and can be used by the Tata AIA Life as, where & when they deem appropriate.

15. This Contest is not applicable in a country outside India or any state of India if it is prohibited by law there.

16. Tata AIA Life shall not be responsible for any loss or damage due to Act of God, Governmental action, other force majeure circumstances and shall not be liable to pay any amount as compensation or otherwise for the same.

17. Tata AIA Life shall not be liable under any circumstances towards any loss or damage or expenses or cost or any third party liability, whether directly or indirectly, arising out or in relation to use or availing of Prizes and/or in connection with the said Prize as the case may be.

18. The names of the winners shall be announced on the Tata AIA Life Facebook page and/or in any other manner / medium as deemed appropriate by Tata AIA Life.

19. The winners shall be asked for their valid and reachable mobile number or valid and working email id, Tata AIA Life shall not be liable in any manner whatsoever for any Participant who cannot be contacted on the mobile number or if his / her email id is incorrect.

20. The Prize winners, if required by Tata AIA Life, shall execute all such documentation as deemed necessary by Tata AIA Life and allow Tata AIA Life and their associate / partner to use, display, copy, modify, distribute, publish, sell, in all and all locations, in any medium, form or format, in any number, the picture, image or likeness and the reproductions of the winner, and any biographical information furnished by the winner to Tata AIA Life.

21. The winners shall be required to provide self-attested proof of identity, confirmation of his/her mobile number along with the auto-response received acknowledging his/her participation, proof of residence and all other documentation as required by Tata AIA Life

22. Winners must claim the Prize in the manner communicated by Tata AIA Life. In case the winner fails to claim the prize on or before the specified date, he/she shall be deemed to have surrendered the prize.

23. The database of mobile numbers can be used by Tata AIA Life in future for any lawful purpose as deemed fit by Tata AIA Life and Participants unequivocally agrees and consent for the same.

24. Prizes under this Contest will be subject to Indian laws, including tax regulation, as and when applicable. **All applicable taxes, gift tax, levies, charges or any tax applicable on the Prize under this Contest and TDS, if applicable on any prize, will have to be exclusively borne by the Winner(s).**

These Terms & Conditions and the Contest shall be governed by Indian law only. Any claim, dispute or lawsuit arising in connection with them or the Contest shall solely be subject to the jurisdiction of the Courts situated at Mumbai only.