Sagicor Drive Promotional Competitions and Challenges Rules

1. Promoters

1.1 Sagicor General Insurance Inc. and Sagicor General Insurance Trinidad & Tobago Limited (collectively referred to as "Sagicor General") are the promoters of the Sagicor Drive monthly challenges programme.

2. Competition Overview

2.1 The Sagicor Drive Challenge is a skill-based driving competition designed to encourage safe, responsible driving among eligible participants who use the Sagicor Drive app.

2.2 Participants will compete based on the parameters identified for each month's challenge, such as maintaining the highest driving score over the greatest eligible distance travelled during the competition period, with the least number of recorded speeding events.

3. Eligibility

3.1 To be eligible to participate, a person must be a Sagicor General private motor policyholder with an active policy. The policy must not have lapsed or been cancelled during the month of the challenge. The participant must also have an active Sagicor Drive account and an active Sagicor General motor insurance policy throughout the competition period and at the time the prize is awarded.

4. Competition Period

4.1 The challenge will run from the 5th day of each month to the last day of that month, unless extended, suspended, or cancelled in accordance with these Terms and Conditions. Only eligible trips recorded by the Sagicor Drive app during the competition period will be considered.

5. How to Enter

5.1 To enter, eligible participants must ensure that the Sagicor Drive app is installed, active, updated, and properly configured on their mobile device, with all required permissions enabled, including location, motion, and background activity permissions where applicable.

5.2 Participants are responsible for ensuring that their trips are properly recorded. The promoter shall not be responsible for trips that are not recorded or are incorrectly recorded due to device settings, signal interruption, battery limitations, app permissions, user error, or technical issues outside the promoter's reasonable control.

6. Challenge Criteria and Scoring

6.1 The winner will be determined by reference to the participant who meets the challenge parameters for the month. The ranking of the winners is generated by the Sagicor Drive app using applicable telematics data, which may include factors such as speed, acceleration, braking, cornering, distance, trip frequency, and other driving behaviours captured by the platform.

6.2 To qualify for ranking, participants must complete a minimum eligible driving distance of 50 km during the competition period. The Sagicor Drive app may exclude trips or data that appear incomplete, inaccurate, duplicated, manipulated, unsafe, or inconsistent with the purpose of the competition.

7. Winner Selection

7.1 Following the close of the competition period, Sagicor General will review the rankings generated by the app and identify the top 10 participants in Barbados and Trinidad and Tobago, and the top 5 participants in Saint Lucia and Antigua & Barbuda, who satisfy both the challenge criteria and the eligibility criteria.

7.2 Where two or more participants are tied, the following tie-breakers will apply in order:

i. highest driving score;
ii. greatest eligible distance travelled;
iii. fewest recorded speeding events;
iv. highest number of eligible trips completed without a speeding event; and
v. if necessary, by random selection conducted by an independent judge.

8. Prize

8.1 The prize is a voucher valued at US$25 from selected merchants across the participating islands. The prize is non-transferable, non-exchangeable, and no cash alternative will be offered. Sagicor General reserves the right to substitute the prize with another prize of equal or greater value if the advertised prize becomes unavailable for reasons outside its reasonable control.

8.2 The winner will be notified using the contact details associated with the participant's Sagicor Drive account or policy record. If the winner cannot be contacted, fails to respond within 10 business days, fails to provide required verification information, or is found to be ineligible, Sagicor General may select an alternative winner in accordance with these Terms and Conditions.

9. Verification and Disqualification

9.1 Sagicor General reserves the right to verify a participant's eligibility, account status, policy status, driving data, app usage, device information, and compliance with these Terms and Conditions before awarding any prize. Sagicor General may disqualify any participant who tampers with the Sagicor Drive app, uses multiple or fraudulent accounts, manipulates driving data, submits inaccurate information, engages in unsafe driving, breaches applicable laws, or otherwise acts in a manner that undermines the fairness or integrity of the competition.

9.2 Sagicor General's decision on eligibility, scoring, winner selection, verification, and disqualification shall be final, subject always to applicable law and any rights available to participants under consumer protection or other applicable legislation.

10. Safe Driving Requirement

10.1 Participants must comply with all applicable road traffic laws and drive safely and responsibly at all times. The competition is not intended to encourage unnecessary, excessive, distracted, reckless, or unsafe driving. Participants should not drive solely to increase their distance travelled and should not use the app or mobile device while driving where doing so would be unsafe or unlawful.

11. Personal Data and Privacy

11.1 Sagicor General and its authorised service providers may collect, use, review, store, and process personal data and driving-related data for the purposes of administering the competition, verifying entries, calculating scores, selecting and contacting winners, awarding prizes, preventing fraud or misuse, and complying with legal or regulatory obligations.

11.2 By participating in the challenges, participants grant Sagicor General permission to publish their challenge ID, as

displayed in the app, for the purpose of announcing winners, including on the Company's social media channels. Participants may also receive emails, in-app notifications, push notifications, or other communications relating to the challenges.

11.3 Personal data may include name, contact details, account details, policy information, device information, location data, telematics data, trip data, driving score, distance travelled, speeding events, and other information generated through use of the Sagicor Drive app.

11.4 Personal data will be handled in accordance with Sagicor General's applicable privacy notice and data protection obligations. Please refer to our Privacy Notice at https://www.sagicor.com/en-bb/privacy-policy.

12. Publicity

12.1 Subject to applicable law and any required consent, winners may be asked to participate in reasonable publicity relating to the competition, including the use of their name, image, likeness, general location, prize details, and competition result in internal and external communications, social media, websites, press releases, and promotional materials.

13. Liability

13.1 To the fullest extent permitted by law, Sagicor General shall not be liable for any loss, damage, injury, claim, cost, or expense arising out of or in connection with participation in the competition, use of the Sagicor Drive app, technical failures, inaccurate or incomplete data, delays, prize acceptance, or prize use, except where liability cannot lawfully be excluded.

13.2 Nothing in these Terms and Conditions shall limit or exclude liability for fraud, willful misconduct, gross negligence, death or personal injury caused by negligence, or any other liability that cannot be excluded under applicable law.

14. Changes, Suspension or Cancellation

14.1 Sagicor General reserves the right to amend, suspend, extend, or cancel the competition where it becomes necessary to do so due to technical issues, suspected fraud, regulatory concerns, operational constraints, force majeure events, or any other circumstances beyond the promoter's reasonable control. Any material changes should be communicated to participants using reasonable available channels.

14.2 "*Force Majeure Event*" means an event or sequence of events beyond a party's reasonable control preventing or delaying it from performing its obligations under these Terms and Conditions, including without limitation strikes, labour disputes, acts of God, natural disasters, war, riots, malicious damage, any law, governmental order, regulation, accident, fire, explosion, building collapse, flood, drought, storm, pandemic or epidemic, nuclear, chemical or biological contamination, or terrorism.

15. Acceptance of Terms and Conditions

15.1 By participating in the competition, participants agree to be bound by these rules, Terms and Conditions, the Sagicor Drive Terms and Conditions, any applicable privacy notice, and any lawful instructions issued by Sagicor General in connection with the competition.