Competition Rules

1. **Eligibility:** The "What's in your Go Bag" competition (the "Competition") is open to legal residents of Antigua and Barbuda, Barbados, Dominica, St. Lucia and Trinidad and Tobago. Entrants must be 18 years and older as of their date of entry in this promotion in order to qualify. Staff members of the Sagicor Group ("Sagicor") and their immediate families are ineligible to participate in the Competition.

2. **The Competition Entry Period:** This promotion begins **Wednesday, September 1st ends on Friday, September 24th, 2021** at 11:59PM AST ("Entry Period"). To be eligible for the Competition, entries must be received within the specified Entry Period.

3. **How to Enter**
   i. Upload your Go Bag Checklist and Photos of your Go Bag. Video submissions will also be accepted. You can upload your information as a PDF, Word Document, Photo or Video file.
   ii. Submissions must be made by entering details in the competition entry form on the Sagicor General Insurance Inc's Facebook or Instagram pages. Entrants need not submit on both platforms.
   iii. Entrants must like and follow the Facebook and Instagram pages of **BOTH** Sagicor Life Inc and Sagicor General Insurance Inc.
   iv. As a participant, your entry must fully meet all Competition requirements, as specified in these Rules, inorder to be eligible to win a prize.
   v. Incomplete entries or those that do not adhere to the Rules or specifications will be disqualified at the Sagicor's sole discretion.
   vi. Participants may enter the competition as many times as they would like using the contest entry form on the Sagicor General Insurance Inc Facebook page.
   vii. *Fraudulent methods of entry or circumvention of the rules may result in Sagicor invalidating your entries and removing them from the [Sweepstakes or Contest] at the Sagicor's sole discretion.*

4. **Prizes:** The Grand Prize Winner(s) of the Competition (the "Winner") will receive a generator valued at US $1000. The consolation prize winners will receive Sagicor Go bags and other prizes. By accepting the prize, the selected Winner grants permission for the Sagicor to use the Winner's likeness, entry, and name for purposes of advertising and trade without further compensation unless prohibited by law.

5. **Selection and Notification of Winner**: The Winner for each country will be selected by a panel of judges assessing the submission under the supervision of Sagicor. **Winners will be announced on Thursday September 30th, 2021** and Sagicor will notify the Winner(s) by email within 5 business days following Winner selection. Sagicor is not responsible for nor shall have no liability for Winner's failure to receive notices due to email security settings that may cause notifications to be marked as spam or junk email. Nor shall be Sagicor be liable for the Winner's provision of incorrect or otherwise non-functioning contact information.

6. **Rights Granted by You**: By submitting an entry (e.g., text, video, photo, etc.) into this Competition, you understand and agree that Sagicor and any individual acting on Sagicor's shall, where permitted by law, have the right to print, publish, broadcast, distribute and use in any media.

7. **Terms & Conditions**: In its sole discretion, Sagicor or reserves the right to modify, suspend, cancel, or terminate the Competition should non-authorized human intervention, a bug or virus, fraud, or other causes beyond the Sagicor's control, impact or corrupt the security, fairness, proper conduct, or administration of the Competition.

8. **Data Protection Statement**: Any personal information that entrants share with Sagicor will be kept secure and only used in line with these terms and conditions. Information submitted with an entry is subject to Sagicor's Privacy Policy and the following Data Protection Statement.

   How and why we process your personal information?
   To enter this Competition, you provide Sagicor with certain personal information. We collect and use certain personal information about you and are responsible under the applicable Data Protection laws as controller of that information. Personal

information collected in the Competition entry forms will include your name and contact information. When we process your personal information, we are required to have a legal basis for so doing. The legal bases we rely on in relation to the Competition are as follows:

i. Contract: where our use of your personal information is necessary because you have asked us to take specific steps before entering into a contract or for performance of a contract that we concluded with you.
ii. Legitimate interests: where our use of your personal information is necessary to advance our legitimate interests or those of a third party (unless your right to privacy rights override our legitimate interests).

    Sagicor has a legitimate interest in deriving administrative efficiencies and in backing-up and securing data for business purposes and may process your personal information on this basis using contracted individuals who work for or provide services to affiliated companies of the Sagicor Group.

Security Measures

We have appropriate security measures in place to prevent personal information from being accidentally lost or used or accessed in an unauthorised way. We limit access to your personal information to those who have a genuine business need to know. Those processing your information will do so only in an authorised manner and are subject to a duty of confidentiality. We have procedures in place to deal with any suspected data security breach.

Data Recipients

i. Affiliated companies: We may share your personal information with our affiliates within the Sagicor Group in furtherance of our interests in promoting business efficacy.
ii. External Service Providers: We may share your personal information with third-party providers of technical, or administrative who act on our behalf and in accordance with our instructions, including in the contexts of software and application development, quality assurance, payment processing and mail processing. Sagicor will use reasonable efforts to ensure that third party service providers who receive your personal information are bound by a data processing agreement with us requiring that they agree to keep such data confidential and use it only to perform their obligations set under such agreement.
iii. Other Disclosures: We may disclose your personal information to third parties if we reasonably believe that disclosure of such information is helpful or reasonably necessary to comply with any applicable law or regulation, to comply with or respond to a legal process or law enforcement or governmental request, to enforce our terms and conditions or other rights (including investigations of potential violations of our rights), to detect, prevent, or address fraud or security issues, or to protect against harm to the rights, property, or safety of Sagicor.

Retention period

We will retain your personal information for one month after the end of the Competition or until our obligations under the Competition have been fully discharged.

Your rights

Under the Data Protection laws, you have a number of important rights, including rights to:

i. fair processing of information and transparency in our use of your personal information
ii. access to your personal information
iii. require us to correct any mistakes in your information which we hold
iv. claim compensation for damages caused by our breach of data protection laws

If you would like to exercise any of these rights, please write to:

The Data Privacy Officer
Cecil F de Caires Building
Wildey BB15096
St. Michael
Barbados

9. **Social Media Channel-Specific Rules:** The Competition hosted by Sagicor General Insurance Inc is in no way sponsored, endorsed, administered by, or associated with Facebook or its affiliates.