

Win back your home insurance premium

Prize Draw terms and conditions

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There's 20 chances each month to win back your first year's home insurance premium as cashback, when you buy any new Santander Home Insurance policy. Please read the below to see what happens next.

1. Prize draw eligibility

You're automatically entered into the prize draw if you've:

- bought any of these: a new Santander buildings and contents home insurance policy, Santander contents only policy or Santander buildings only policy from our range of Classic or Plus cover. Your policy can be bought online, over the phone or in branch.
- paid your initial monthly instalment or full policy premium.
- held the policy for a minimum of 45 consecutive days and the policy is still active.

We have the sole decision on whether any eligibility requirements have or haven't been met. By entering the prize draw you're confirming you've read, accepted and agreed to be bound by these rules and any other requirements set out in the material relating to this promotion. The following customers aren't eligible to enter the prize draw:

- existing Santander Home Insurance customers who are renewing their policy
- and employees of Santander UK plc.

2. When will the prize draw take place?

- The prize draw will take place monthly and you'll only be entered into 1 of the monthly prize draws.
- All eligible customers will be entered into the prize draw for the month following the policy start date.
- The first monthly draw will take place within 11 weeks of the campaign starting for any eligible policies bought within the first 6 weeks of the campaign commencing.
- Following draws will take place 1 month after the previous draw until the month after the campaign ends.

3. How do I enter?

- If you meet the eligibility criteria you'll automatically be entered into the prize draw.
- Only 1 entry per address will be entered into the prize draw.
- If you don't want to be entered into the prize draw, you can opt out by sending your name and policy number to **home.insurance.incentive@santander.co.uk**. You must do this within 30 days of purchasing your policy. You may still be chosen as a winner if you opt out, in this instance you'll have no obligation to accept the prize if offered.

4. What are the prizes?

- Each winner will get a cashback payment equal to the amount of their annual premium payable. You'll need to keep your policy and keep up your payments to remain covered.
- The annual insurance premium is the annual cost of your policy including any optional extras, add-ons and Insurance Premium Tax. The prize relates to winning a sum equal to the cost of the 1st year's premium. It won't include any additional costs incurred as a result of a mid-term adjustment at a later date and doesn't apply in the case of any subsequent renewals.
- There'll be 20 winners drawn every month.

5. How will I get my prize?

- Once the winners have been chosen, we'll let you know within 30 days of the draw, confirming your cashback amount and how you'll get your payment.
- If you have a Santander current account, the cashback will be paid directly into this account and will show on your statement as 'Ins Cashback'.
- If you don't hold a Santander current account, a cheque will be sent. For joint policies, a cheque will be sent to the first named policyholder.
- The winners can't exchange or transfer their prize.

6. How are the winners chosen?

- All eligible customers will be entered into the prize draw and the winners will be randomly selected using a random number generator.
- The Bank's decision is final and no correspondence will be entered into.

7. Other conditions

- The policy prices haven't been adjusted to cover the cost of entry.
- We reserve the right in its sole discretion to disqualify any individual that corrupts or affects the administration, security, fairness, integrity or proper conduct of this prize draw.
- The promoter of this prize draw is Santander Insurance Services UK Limited (company number 01492302), 2 Triton Square, Regent's Place, London, NW1 3AN. In this document, references to 'we' or 'us' are references to Santander Insurance Services UK Limited.
- The prizes will be provided by Santander Insurance Services UK.
- This offer is subject to availability. We reserve the right to withdraw this offer without any notice at any time.
- The winners' surnames and counties will be available on request subject to the winners' consent by emailing **home.insurance.incentive@santander.co.uk**.
- The winners' information and winning entries (if applicable) must be provided to the Advertising Standards Authority on request in the event of a dispute.
- The Promoter reserves the right to amend or close the prize draw without prior notice and the decision of the Promoter is final and no correspondence will be entered into.
- To the fullest extent permitted by law and excluding death or permanent injury caused as a result of the Promoter's negligence, the Promoter accepts no liability for loss or injury as a result of the prize draw or receipt or misuse of any prize.
- Any question concerning the legal interpretation of the terms and conditions will be based on the laws of England and Wales, and the Courts of England and Wales will have jurisdiction.

Santander Home Insurance is administered and underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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