

Buy and Win Promo Terms & Conditions

1. Introduction

The *Buy and Win Promo* (“the Promo”) is organized by Unitrust Insurance Co. Ltd (“the Organizers”). The Promo is designed to reward customers who purchase qualifying insurance products within the campaign period.

2. Campaign Duration

- The Promo runs from **May 1st, 2026 to October 31st, 2026.**
- There will be two raffle draws:
 - **Mid-Campaign Draw** – August 2026
 - **Grand Finale Draw** – December 2026

3. Eligibility

- Open to **new and existing customers of Unitrust Insurance Co. Ltd**
- Customers must purchase a **qualifying insurance policy** within the campaign period.
- Policies must be fully paid for and active at the time of each draw.
- Employees of Unitrust Insurance Co. Ltd, their affiliates, and immediate family members are **not eligible** to participate.

4. Qualifying Products

The following products are eligible under the Promo:

- Motor Insurance (Comprehensive, Uniride Enhanced 3rd Party Motor Insurance & Third-Party Motor Insurance)
- Householder Insurance
- Personal Accident Insurance

5. Reward Structure & Entry Criteria

To qualify for raffle entries, customers must purchase eligible policies with a minimum premium threshold as shown below:

Reward	Minimum Premium	Quality
Brand New Kia Car	₦70,000 and Above	2
IPhone 17	₦50,000 – ₦69,999	1
Android Phones	₦30,000 – ₦49,999	1
Refrigerator, Washing Machine, Smart TV	₦20,000 – ₦29,999	1
Microwave Oven/50,000 Shopping Voucher	₦10,000 – ₦19,999	1

6. Winner Selection & Notification

- Winners will be selected via a **raffle draw**, supervised by relevant regulatory bodies to ensure transparency.
- Winners will be contacted through their registered phone numbers and/or email addresses.
- If a winner cannot be reached within **14 working days**, the prize may be forfeited, and another winner will be selected.

7. Prize Redemption

- Prizes are **non-transferable and non-exchangeable for cash**.
- Delivery of physical items (car, appliances, vouchers) will be arranged by the Organizers at designated collection points.
- Winners may be required to provide proof of identity, proof of policy purchase, and photographs for publicity purposes.

8. Publicity

- By participating, winners agree to the use of their name, image, and testimonial in promotional materials without further compensation.

9. General Conditions

- Unitrust Insurance Co. Ltd reserves the right to modify, suspend, or terminate the promo at any time without prior notice.
- By participating in the promo, participants agree to be bound by these terms and conditions.
- Unitrust Insurance Co. Ltd reserves the right to disqualify any participant found to be in violation of these terms and conditions or engaging in fraudulent activities.
- Employees of Unitrust Insurance Co. Ltd and their immediate families are not eligible to participate in the promo.

10. Data Protection

- By participating in the promo, participants consent to the collection and use of their personal data by Unitrust Insurance Co. Ltd for the purposes of this promo.
- Unitrust Insurance Co. Ltd will handle all personal data in accordance with applicable data protection laws and regulations.

11. Liability

Unitrust Insurance Co. Ltd and its affiliates, officers, directors, employees, agents, and representatives (collectively, "Affiliates") shall not be liable for any direct, indirect, incidental, special, consequential, or punitive damages, or any other damages of any kind, including but not limited to, loss of profits, data, or use, arising out of or in connection with (i) the Promotion, (ii) the acceptance or use of any prize, or (iii) any errors or omissions in the administration of the Promotion.

12. Indemnification:

By participating in the Promotion, you agree to indemnify, defend, and hold harmless Unitrust Insurance Co. Ltd and its Affiliates from and against any claims, liabilities, losses, damages, costs, or expenses (including reasonable attorneys' fees) arising out of or related to your participation in the Promotion or your acceptance or use of any prize

12. Contact Information

For any inquiries or assistance regarding the promo, participants can contact Unitrust Insurance Co. Ltd customer service at 0700UNITRUST or send an email to **info@unitrustinsurance.com**