

COMPETITION TERMS AND CONDITIONS

1. The Promoter: The promoter of the competition is Charles McCarthy Insurances Ltd t/a McCarthy Insurance Group which is a company registered in Ireland whose registered office is at Anderson Centre, O'Neill Crowley Quay, Fermoy, Co. Cork (the “**Promoters**”).

2. Eligibility Criteria: This competition (“**Competition**”) is open to all children up to 12 years old in Ireland (“**Eligible Children**”). The children of McCarthy Insurance Group employees and their families, who meet the age requirement, may enter the competition.

3. How to Enter: Eligible Children may enter the Competition by fully completing the Colouring Competition Entry Form. The eligible child is required to: (i) ‘Colour in’ the provided picture of our Assistance Dog, (ii) receive permission from a Parent or Guardian to enter, (iv) provide his/her Name & Age and (v) provide contact details for a Teacher, Parent or Guardian so that the contest winners can be notified. No purchase is necessary to enter or win. Only fully completed entries that are made in accordance with these terms and conditions will be eligible to take part in the Competition. Entries may be returned through your participating School, delivery to a McCarthy Insurance Group branch, or by mail to McCarthy Insurance Group Fermoy. Only one entry per Eligible Child will be accepted. The competition is based on creativity and originality in both the colouring of the provided picture and the naming of our Assistance Dog. The Promoters do not accept any responsibility for any loss or damage, cost, expense or liability suffered or incurred by any person, entrant or otherwise, arising directly or indirectly out of, or in connection with, this Promotion.

4. Closing Date: The Competition will run from Wednesday, April 2nd 2025 (“**Opening Date**”) until Friday, May 16th 2025 (“**Closing Date**”). The Promoters reserve the right to alter the Opening Date and the Closing Date. The Promoters accept no responsibility for any delay or failure in the submission of entries or for any entry which is not received by it before the Closing Date for any reason, including for technical reasons. Proof of submitting an entry is not proof that the entry has been received by the Promoters.

5. Terms of Participation: All Eligible Children, their parents and/or guardians, are deemed to have accepted these terms and conditions by completing the Colouring Competition Entry Form and participating in the Competition. Before entering the competition, the Eligible Children must obtain the consent of their Parent or Guardian to enter, and to provide their name, age and parental/guardian contact details. To be eligible for a prize, a parent or guardian of an eligible child must provide an opt-in consent to having the winning entry displayed on our website (www.mig.ie) and social media channels alongside the child’s name and age. McCarthy Insurance Group reserves the right to display any entries received on its website and/or social media channels following the competition closing date.

6. The Prize: The prizes for the Competition are as follows (the “**Prizes**”):

- 1st Prize: €200 Smyths Toys Gift Voucher + €600 Arts & Sports funding for your school
- 2nd Prize: €150 Smyths Toys Gift Voucher + €400 Arts & Sports funding for your school
- 3rd Prize: €100 Smyths Toys Gift Voucher + €200 Arts & Sports funding for your school

Only one Prize can be claimed by any Eligible Child who is selected as a prize-winner. The Promoters shall not be responsible or liable for any matter arising out of or resulting from the Competition or the enjoyment of the Prize. The Prize is non-transferrable and may not be substituted by the prize-winner(s) for a cash alternative or used against an alternative product. The Promoters reserve



the right to offer alternative prizes of equal or greater value should the advertised Prize become unavailable for any reason.

7. Selection of the Prize Winners: The prize-winner(s) will be selected by the Promoters, based on, in the opinion of the Promoters, the creativity and originality of the entry. The selection will take place in the Promoters' office on a date in May 2025. The decision of the Promoters is final and correspondence will not be entered into with any person in relation to the selection of the prize-winner(s). The results of the Competition will be published on MIG.ie and McCarthy Insurance Group's social media channels. The prize-winner(s) parent/guardian/teacher will be notified by phone. If the Promoter is unable to contact a prize-winner, the prize will be forfeited and a new prize-winner will be selected from the valid entries.

8. General: The Promoters cannot accept responsibility for the acts or omissions of any third parties. The Promoters shall not be liable to any person for any loss or damage whatsoever caused, whether direct, indirect or consequential (whether in contract, tort or statutory duty or otherwise) arising out of or in connection with the Competition and/or the Prize.

The Promoters reserve the right to withdraw, cancel, suspend or amend the Competition or the terms and conditions of the Competition at any time, with no liability to any entrant, the prize-winner(s) or any third party.

By accepting the Prize, the parent or guardian of the prize-winner(s) grant(s) the promoters the right to use and publish the prize-winner(s) competition entry, name and age, in such media as the Promoters may choose (including but not limited to the Promoter's social media accounts and websites) for advertising and promotional purposes, without payment.

9. Data Protection: The Promoters respect your privacy rights. We will make use of and process the personal data you provide in connection with the Competition to the extent and for the time necessary to administer this Competition. All processing will be in accordance with the Promoters' Data Privacy notice which you can view at www.mig.ie/privacy/. By completing the Colouring Competition Entry Form and participating in the Competition, you consent to the processing of your personal data in this manner. Please consult our Data Privacy Notice for further information about how we process your information or how you may access the personal data we hold about you.

The contact details and delivery addresses of the Prize Winners may be passed to a third party insofar as this is necessary for the delivery of the Prize to that person. By accepting the Prize, each Prize Winner grants the Promoters the right to use their personal data for the purposes of delivering the Prize.

10. Governing Law & Jurisdiction: The Competition and these terms and conditions are governed by Irish Law. Any dispute arising out of or in connection with this Competition shall be dealt with exclusively by the Courts of Ireland.