

McCarthy Insurance Group – Quarterly Draws
2026 **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 persons who are aged 18 years or over and are residents of the Republic of Ireland only (“**Eligible Persons**”). All employees or agents of the Promoters and their immediate families are excluded from entering the Competition as is anyone else professionally connected with the promotion.

3. How to Enter: Eligible Persons may enter the Competition by providing us with (i) the following personal details: name; phone number; email address and MIG Client Reference Number and (ii) your next renewal date in respect of one or more of the following types of insurance: Motor Insurance/Home Insurance/Health Insurance/Life Assurance/Business Insurance. Only fully completed entries that are made in accordance with these terms and conditions will be eligible to take part in the Competition. No purchase is necessary to enter the competition. The Promoters accept no responsibility should persons be unable to enter the Competition for any reason. Only one entry per Eligible Person will be accepted. The Promoters reserve the right to disqualify any entrant for any reason whatsoever in its sole discretion. 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 consists of four separate draws, with one draw to be held each Quarter. The opening and closing dates for the draws are as follows:

Opening Date:	Closing Date:
01/01/2026	31/03/2026
01/04/2026	30/06/2026
01/07/2026	30/09/2026
01/10/2026	25/12/2026

The Promoters reserve the right to alter the Opening Dates and the Closing Dates. 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 Persons are deemed to have accepted these terms and conditions by participating in the Competition.

6. The Prize: The competition prize for each quarterly draw is one One4All voucher to the value of €150 (the “**Prize**”). Only one prize can be claimed by any Eligible Person 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 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-Winner: The prize-winners will be selected at random by way of four quarterly draws conducted by the Promoters. A draw will take place in the Promoters' offices approximately seven days after the draw closing dates outlined under Term & Condition 4, above. One prize-winner in total will be selected from each draw. 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-winners. The prize-winners will be notified via telephone or email to arrange delivery of the prize. 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 howsoever 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 or any third party.

By accepting the prize, the prize-winner grants the promoters the right to use and publish their name and picture 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 and to provide you with a 'No obligation' Insurance Quote. All processing will be in accordance with the Promoters' Data Privacy notice which you can view at www.mig.ie/privacy/. By 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-winner 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. Terms of Business: Any quotation(s) provided to the competition entrant by the Promoters and any insurance business transacted with the competition entrant subsequent to the quotation(s) will be subject to the promoter's Terms of Business and the entrant will be deemed to have accepted those Terms of Business. Our Terms of Business can be found at: www.mig.ie/compliance/.

11. 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.