

McCarthy Insurance Group – Waterford Festival of Food Giveaway 2026
COMPETITION TERMS AND CONDITIONS

1. The Promoter

The promoter of the competition is Charles McCarthy Insurances Ltd trading as McCarthy Insurance Group, a company registered in Ireland with its registered office at Anderson Centre, O’Neill Crowley Quay, Fermoy, Co. Cork (the “Promoter”).

2. Eligibility Criteria

This competition (“Competition”) is open to persons aged 18 years or over who are residents of the Republic of Ireland. Employees or agents of the Promoter and their immediate families, or anyone professionally connected with the Competition, are not eligible to enter.

3. How to Enter

No purchase is necessary. To enter, participants must:

- Follow McCarthy Insurance Group on Facebook or Instagram
- Like the competition post
- Tag another person in the comments

Only one entry per person will be accepted. The Promoter reserves the right to disqualify any entrant at its discretion.

4. Opening and Closing Dates

The Competition opens upon publication of the competition post and closes on Wednesday 22nd April 2026 at 5pm. Entries received after this time will not be valid.

5. The Prize

The following prizes will be awarded:

- Lunchtime Restaurant Trail (360 Cookhouse, The Old Bank & The Tannery) – €50 voucher (2 winners)
- Interlude Jazz Brunch – €30 voucher (2 winners)
- Mingle X The Hatmaker – €70 voucher (2 winners)
- Afternoon Tea Dance (Park Hotel) – €15 voucher (2 winners)

Each winner will receive one prize, which includes access via two tickets for two people (the winner and one guest). A total of four winners will be selected.

Prizes are non-transferable and cannot be exchanged for cash or alternatives. The Promoter reserves the right to substitute a prize of equal or greater value if required.

6. Selection of Winners

Winners will be selected at random from all valid entries. The draw will take place after the closing time, and winners will be announced on Wednesday 22nd April 2026.

Winners will be announced in the comments of the competition post and contacted directly via the platform on which they entered. If a winner cannot be contacted or does not respond within a reasonable timeframe, the Promoter reserves the right to select an alternative winner.

7. Platform Disclaimer

This promotion is in no way sponsored, endorsed, administered by, or associated with Facebook or Instagram.

8. Publicity

By accepting a prize, winners agree to the use of their name and/or social media handle for promotional purposes across the Promoter's channels, without additional compensation.

9. General

The Promoter accepts no responsibility for entries not successfully completed due to technical fault or any other reason.

The Promoter reserves the right to cancel, suspend, or amend the Competition where necessary.

The Promoter shall not be liable for any loss, damage, or injury arising from participation in the Competition or acceptance of the prize.

10. Data Protection

Personal data provided will be used solely for the administration of this Competition and in accordance with the Promoter's Privacy Policy, available at <https://www.mig.ie/privacy-policy/>.

11. Governing Law

This Competition is governed by Irish law and subject to the exclusive jurisdiction of the Irish courts.