

Terms & Conditions**1. Promoter**

The promoter of this prize draw is Touchstone Underwriting Limited ("Touchstone").

2. Promotion Period

The promotion opens at 00:01 on 1 October and closes at 23:59 on 31 October ("Promotion Period"). Only qualifying entries received during the Promotion Period will be eligible for entry into the prize draw.

3. Eligibility

The promotion is open to:

- Approved broker partners with active access to the Touchstone Broker Portal;
- Appointed Representatives (ARs) operating under eligible broker partners.

The promotion is not open to:

- Wholesale brokers;
- Employees of Touchstone Underwriting Limited;
- Employees of participating insurers;
- Any person directly involved in the administration of the promotion.

Touchstone reserves the right to verify eligibility and request evidence of eligibility at any time.

4. How to Enter

Participants will automatically receive one (1) entry into the prize draw for every qualifying Property Owners insurance quote submitted through the Touchstone Broker Portal during the Promotion Period.

No separate registration or application is required.

There is no maximum number of entries. Each qualifying quote submitted will receive one entry into the prize draw.

5. Qualifying Quotes

A qualifying quote must:

- Relate to a Property Owners insurance policy;
- Be a new business quotation;
- Be fully completed and successfully submitted through the Touchstone Broker Portal;
- Include all mandatory information required by the portal;
- Meet Touchstone's underwriting appetite;
- Be submitted during the Promotion Period.

The following will not qualify:

- Quotes that have been started but not submitted;
- Duplicate submissions;
- Amendments to an existing quote;
- Multiple versions of the same risk (only the first qualifying submission will count);
- Incomplete quotations;

- Test submissions;
- Fictitious enquiries;
- Risks that clearly fall outside Touchstone's underwriting appetite;
- Fraudulent, manipulated or abusive submissions.

Touchstone reserves the right to determine whether a quotation constitutes a qualifying quote.

6. Verification and Audit

Touchstone reserves the right to:

- Verify the validity of any entry;
- Audit quotations submitted as part of the promotion;
- Request supporting information where reasonably required;
- Remove entries that are duplicated, fraudulent, manipulated or otherwise inconsistent with the intent of the promotion.

Touchstone reserves the right to disqualify any entry or participant where it reasonably believes quotations have been submitted solely for the purpose of obtaining entries into the prize draw, or where participation is otherwise inconsistent with the spirit and intent of the promotion.

Touchstone's decision regarding eligibility and qualification shall be final.

7. Prize

One winner will receive a **£250 voucher**.

The voucher type will be determined by Touchstone and communicated to the winner.

The prize:

- Will be awarded to the individual broker who submitted the winning entry;
- Is non-transferable;
- Cannot be exchanged for cash;
- Cannot be transferred to another individual or to the winner's firm.

Touchstone reserves the right to substitute the prize with an alternative of equal or greater value if circumstances make this necessary.

8. Winner Selection

One winner will be selected at random from all qualifying entries received during the Promotion Period.

The draw will take place within seven (7) days of the promotion closing.

The draw will be conducted using a random selection tool by two authorised representatives of Touchstone. A record of the draw process and outcome will be retained for audit purposes.

9. Winner Notification

The winner will be contacted using the email address associated with their Touchstone Broker Portal account. If the winner does not respond within seven (7) calendar days of the notification being sent, Touchstone reserves the right to:

- Withdraw the prize; and
- Select an alternative winner at random from the remaining eligible entries.

10. Publicity

By accepting the prize, the winner agrees to participate in reasonable publicity relating to the promotion.

Subject to obtaining any necessary consent, Touchstone may publish:

- The winner's name;
- The winner's broker firm name;
- Details of the prize awarded.

11. Data Protection

Personal data supplied in connection with this promotion will be processed by Touchstone solely for the purposes of:

- Administering the promotion;
- Verifying eligibility;
- Conducting the prize draw;
- Contacting the winner;
- Administering and fulfilling the prize.

All personal data will be processed in accordance with Touchstone's Privacy Notice.

12. Liability

Touchstone accepts no responsibility for:

- Technical failures;
- Portal outages;
- Lost, delayed, incomplete or corrupted entries;
- Circumstances beyond its reasonable control that affect the operation of the promotion.

Nothing in these Terms and Conditions excludes or limits any liability that cannot legally be excluded or limited.

13. General

Touchstone reserves the right to amend, suspend or withdraw the promotion where reasonably necessary due to circumstances beyond its reasonable control.

Any attempt to manipulate, abuse or undermine the promotion may result in disqualification.

Touchstone's decision regarding all aspects of the promotion is final and binding.

Important Regulatory Reminder

Participation in this promotion should not influence placement decisions. Brokers should continue to place business solely on the basis of client demands and needs and the suitability of the insurance product for the client.