



PPS Short-Term Insurance Competition Terms & Conditions

1. Introduction

- 1.1 PPS Short-Term Insurance (hereinafter referred to as “the Promoter”) is a company incorporated in the Republic of South Africa and the Promoter’s registered address is 6 Anerley Road, Parktown, 2193.
- 1.2 The Promoter has launched a promotional competition named (hereinafter referred to as “the Competition”).
- 1.3 This Competition commences on 1 June 2019 and ends on 31 July 2019 (hereinafter referred to as the Promotional Period).
- 1.4 The Promoter reserves the right to alter, amend or cancel the Competition in its entirety and/or in its value. Any amendments, alterations or any other wording relating to the Competition will be interpreted by the Promoter only. In the event of an amendment, alteration and/or cancellation, the Promoter will not compensate any individual for any reason whatsoever.

2. Participants

- 2.1 Any person who decides to enter the competition (hereinafter referred to as “the Entrant”) agrees that they have read and understand the Terms and Conditions of this competition as set out herein and are binding on the Entrant in their personal capacity.

3. Competition Eligibility

To qualify as an Entrant:

- 3.1 The Entrant must live in the Republic of South Africa.
- 3.2 The Entrant must be 18 years or older.
- 3.3 The Entrant must provide correct and full personal contact details, as required.
- 3.4 The Entrant must be a graduate professional with a four-year degree.
- 3.5 The Competition is not open to the employees of the Promoters; the immediate families of the employees of the Promoter; the Promoter’s advertising and promotion agencies; associated companies; or participating partners/suppliers, owners and staff.



4. Competition Rules

4.1 These Terms and Conditions and promotion rules contain certain terms and conditions which:

- May limit the risk or liability of the Promoter or a third party; and/or
- May create risk or liability for the Entrant; and/or
- May compel the Entrant to indemnify the Promoter or a third party; and/or
- Serve as an acknowledgement, by the Entrant, of a fact.

4.2 Nothing in these Terms and Conditions is intended to, or must be understood to, unlawfully restrict, limit or avoid any rights or obligations, as the case may be, created for either the Entrant or the Promoter in terms of the Consumer Protection Act, 68 of 2008 ("the CPA").

4.3 The Entrant acknowledges that by submitting his or her entry to the promotion he/she has been given an appropriate opportunity to first read these Terms and Conditions before entering and he/she understands and agrees to the Terms and Conditions.

4.4 All Entrants to the Competition participate entirely at their own risk. By reading and accepting these Terms and Conditions, the Entrant hereby indemnifies the Promoter, the Promoter's directors, employees and/or agents of any and all liability pertaining to any damage, cost, injuries and losses of whatever nature sustained as a result of their participation in the promotion and related events and activities, save where such damage, cost, injuries and losses are sustained as a result of the gross negligence or wilful misconduct of any indemnified party.

4.5 The closing date for an entry is midnight (CAT) on 05 July 2019. Winners will be selected in a random drawing from all eligible entries received by the closing date. The Promoter's decision will be final. No correspondence will be entered into.

5. Method of Entry

5.1 After having confirmed eligibility to enter as in section 3 of this document, an Entrant must request a quote for insurance by completing the quotation form on the website address. www.ppshomeandcarinsurance.co.za/competition

5.2 By completing this form, an Entrant is granted one (1) entry into the competition. Multiple (more than 1) requests for a quotation, will not qualify as additional entries into the competition.

5.3 To garner a second entry in the competition, an Entrant may opt to take part in the online Survey on the website address <http://pps.flashpanel.net/>

5.4 Participation in the Competition constitutes acceptance of the competition rules and Entrants agree to abide by the rules.

5.5 Entries will only be accepted if they comply with all entry rules and instructions.

6. The Prize

6.1 The prize for the Competition is a choice of one (1) of twenty (20) pre-selected experiences for the Winner and their partner, and spending money to the total value of ten thousand rand (R10 000) (herein after referred to as the Prize). These experiences are as follows:

6.1.1 Interaction and elephant back safari for two – Bela Bela

- Prize Value: R2399
- Participants: Two people
- Duration: Approximately 90 minutes
- Includes:
 - Interaction with elephants
 - Bushveld walk on top of elephants
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Meals and beverages not specified
- Restrictions:
 - Participants are required to be a minimum of 12 years old. Additional terms and conditions apply with regards to elephant behaviour.
 - This experience is not suitable for extreme weather conditions.
- Validity: Bookings must be made within a year of receiving this Prize.

6.1.2 One-night luxury stay at Itaga Lodge for two – Bela Bela

- Prize Value: R5459
- Participants: Two people
- Duration: Overnight experience
- Includes:
 - Guided afternoon “Big 5” safari drive
 - Breakfast, Dinner and High Tea
- Excludes:
 - All beverages
 - Travel
 - Transfers
 - Additional meals not stipulated
- Restrictions:
 - Participants must be older than 18 years of age
- Validity: Bookings must be made within 1 year of receiving this Prize.



6.1.3 De Oude Kraal Luxury Spa experience for two – Bloemfontein

- Prize Value: R5200
- Participants: Two people
- Includes (for two people):
 - Silicium Facial
 - Milky Way Wrap (Full body scrub, milk wrap with hair and scalp treatment)
 - Full Body Hot Stone Massage
 - Pedicure
 - Light Lunch
 - Choice of a drink
 - Use of spa facilities
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Drinks and meals not specified
- Validity: Bookings must be made within a year of receiving this Prize.

6.1.4 Hot air balloon experience for two – Parys

- Prize Value: R6399
- Participants: Two people. Note that other experienced goers will accompany you.
- Includes:
 - Coffee on arrival at launch site
 - Hot air balloon flight
 - Champaign on landing
 - Breakfast
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Drinks and meals not specified
- Duration: Allow several hours. Actual flight time is approximately 1 hour.
- Restrictions:
 - Participants must be older than 10 years of age and a maximum weight of 125kg's.
 - This experience cannot take place in stormy, wet or adverse windy weather.
- Validity: Bookings must be made within a year of receiving this Prize.

6.1.5 Hang gliding experience for two – Brits

- Prize Value: R3498
- Participants: Two people
- Duration: Allow 2 hours for this experience. Actual flight is 20 – 25 minutes.
- Includes:
 - Tandem hang gliding for two people (with pilots)
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Meals and beverages
- Restrictions:
 - Participants must be older than 10 years of age with no heart problems.
 - Maximum weight is 100kg's with slender build.
 - Please wear comfortable, warm clothing.
- Validity: Bookings must be made within a year of receiving this Prize.

6.1.6 Elephant & monkey interaction & cable car experience for two – Hartbeespoort

- Prize Value: R2860
- Participants: Two people
- Duration: 5 – 6 hours
- Includes:
 - Elephant interaction experience – walk trunk-in-hand with elephants
 - Monkey tour at the Monkey Sanctuary
 - Cable car ride up the Magaliesberg Mountains overlooking Hartbeespoort Dam
- Excludes:
 - Travel
 - Accommodation
 - All drinks and beverages
 - Transfers
 - Lunch at cableway
- Validity: Bookings must be made within a year of receiving this Prize.

6.1.7 Horse-riding safari with romantic picnic for two – Hartbeespoort

- Prize Value: R2089
- Participants: Two people
- Duration: Approximately 90 minutes of actual riding time
- Includes:
 - Horse Riding for two
 - Champaign
 - Picnic
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Meals and beverages not stipulated
- Restrictions:
 - Maximum weight per participant is 130kgs
 - Please arrive 30 minutes before your allotted time
 - Not suitable for pregnant women.
 - Not suitable in adverse weather conditions
- Validity: Bookings must be made within 1 year of receiving this Prize.

6.1.8 Hot air balloon safari for two – Magaliesburg

- Prize Value: R5590
- Participants: Two people
- Duration: Allow a few hours for this experience. The actual flight is 1 approximately 1 hour.
- Includes:
 - Coffee, tea, biscuits and muffins on arrival
 - 1-hour hot air balloon flight
 - Champaign on landing
 - Breakfast
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Meals and beverages not specified



- Restrictions:
 - Weather permitting
 - No children younger than 7 years old
 - Passengers need to be nimble and able to jump from a height of 60cm unassisted.
 - Passengers need to be able to stand for the duration of the flight
- Validity: Bookings must be made within a year of receiving this Prize.

6.1.9 Full day wine tour for two – Cape Town

- Prize Value: R2449
- Participants: Two people
- Duration: Full day
- Includes:
 - Guide and transport for tour (you will be collected from your home or hotel in Cape Town)
 - Tours of three wine farms in Stellenbosch, Franschoek and Paarl
 - 1 x Cheese and wine tasting
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Meals and beverages not stipulated
- Restrictions
 - Participants must be older than 18 years of age
- Validity: Bookings must be made within 1 year of winning this Prize.

6.1.10 One-night stay in a city rooftop airstream trailer – Cape Town

- Prize Value: R4479
- Participants: Two people
- Duration: Experience is for one night
- Includes:
 - One-night accommodation in caravan on top of a trendy hotel
 - Breakfast
- Excludes:
 - Travel
 - Transfers
 - Meals and beverages not stipulated

- Restrictions:
 - Drinks and dinner on own account
- Validity: Bookings must be made within 1 year of receiving this Prize.

6.1.11 Kagga Kama Nature Reserve, one-night stay for two – Cederberg

- Prize Value: R8759
- Duration: This is an overnight experience
- Participants: Two people
- Includes:
 - One-night accommodation in a 'cave' suite for two
 - 3 Meals
 - Two excursions per person per day (late night nature drive, rock art tour, early morning nature drive, sundowner tour)
- Excludes:
 - Travel (Kagga Kamma is situated 3 hours outside of Cape Town)
 - Transfers
 - Meals and beverages not stipulated
- Restrictions:
 - Located 3 hours outside Cape Town with lots of gravel roads to the venue.
 - Participants must be over 18 years of age.
- Validity: Bookings must be made within 1 year of receiving this Prize.

6.1.12 Life Day Spa full day treatment for two – Cape Town

- Prize Value: R5800
- Participants: Two people
- Duration: 6 hours
- Includes:
 - It's All About You – Full day Spa Package
 - Middle Easter Mud Ritual
 - Floatation Pool
 - Babor Facial
 - Full Body Massage
 - Luxury Stone Manicure
 - Luxury Stone Pedicure
 - Lunch

- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Meals and beverages not stipulated
- Validity: Bookings must be made within 1 year of receiving this Prize.

6.1.13 High speed boat adventure of Knysna coastline for two – Knysna

- Prize Value: R2298
- Participants: Two people
- Duration: Allow 2.5 hours for this experience
- Includes:
 - High speed boat trip for two
- Excludes:
 - Travel
 - Accommodation
 - Transfers
 - Meals and beverages
- Restrictions:
 - Participants must be able to climb in and out of the boat unaided.
 - Maximum group size of 6 pax required for experience to take place.
- Validity: Bookings must be made within 1 year of receiving this Prize.

6.1.14 Exclusive train to nowhere, stay for two – Mosselbay

- Prize Value: R1749
- Participants: Two people
- Duration: One overnight stay
- Includes:
 - One-night accommodation
 - Breakfast
- Excludes:
 - Travel
 - Transfers
 - Meals and beverages not stipulated
- Restrictions:
 - Participants must bring their own towels
 - Accommodation is subject to availability



- Validity: Bookings must be made within 1 year of receiving this Prize.

6.1.15 1 Hour microlight experience for two – Durban

- Prize Value: R5598
- Participants: Two people
- Duration: Allow 90 minutes for this experience. Actual flying time is 60 minutes.
- Includes:
 - Microlight flight with pilot
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Meals and beverages
- Restrictions:
 - This experience cannot take place in stormy, foggy or very windy conditions.
 - Participants must be a minimum age of 9 years old
 - Maximum weight of each participant is 120kgs
- Validity: Bookings must be made within 1 year of receiving this Prize.

6.1.16 Inanda Cliff helicopter and flight picnic for two – Durban

- Prize Value: R7999
- Participants: Two people
- Duration: Allow three hours. Actual flight is approximately 30 minutes.
- Includes:
 - 30-Minute scenic helicopter flight
 - Picnic basket
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Meals and beverages not specified
- Restrictions:
 - This experience cannot take place in stormy, wet or adverse windy weather.
- Validity: Bookings must be made within a year of receiving this Prize.

6.1.17 Two-hour Segway and game drive for two – Durban

- Prize Value: R1429
- Participants: Two people
- Duration: Allow 2 hours for this experience
- Includes:
 - Qualified guides
 - Use of Segways for game park drive
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Meals and beverages
- Restrictions:
 - This experience is not suitable for very wet or windy weather conditions
 - Minimum age of 6 years old
 - Not suitable for anyone with any serious leg problems
- Validity: Bookings must be made within 1 year of receiving this Prize.

6.1.18 Ghost bus tour for two- Johannesburg

- Prize Value: R1069
- Participants: Two people
- Duration: Allow 5 hours for this experience
- Includes:
 - Bus tour
 - Dinner and a drink
- Excludes:
 - Travel (excluding the actual bus tour)
 - Transfers
 - Accommodation
 - Meals and beverages not stipulated
- Restrictions:
 - Participants must be a minimum age of 13
 - No food or drinks are allowed on the bus
- Validity: Bookings must be made within 1 year of receiving this Prize.



6.1.19 Tandem Skydive for two – Johannesburg

- Prize Value: R5458
- Participants: Two people
- Duration: Allow 3 to 4 hours for this experience
- Includes:
 - Tandem sky-dive (with instructor)
 - DVD and photo package
- Excludes:
 - Travel
 - Transfers
 - Accommodation
 - Meals and beverages
- Restrictions:
 - Not suitable for persons younger than 10 years old
 - Weight restriction of 95kgs
 - Experience cannot take place in wet weather or adverse wind conditions
 - Wear comfortable clothing and trainers/running shoes
- Validity: Bookings must be made 1 year from receiving this Prize.

6.1.20 Zebra Country Lodge, Urban safari for two – Pretoria

- Prize Value: R3229
- Participants: Two people
- Includes:
 - One-night accommodation
 - 1 x Game drive for two
 - Dinner
 - Breakfast
- Excludes:
 - Travel
 - Transfers
 - Meals and beverages not stipulated
- Restrictions:
 - Children under the age of 6 are not allowed on the game drives
- Validity: Bookings must be made within one year of receiving this Prize.

6.2 The Prize may alternatively be redeemed in cash, to the amount of ten thousand rand (R10 000).



- 6.3 Only eligible Entrants, as defined in section 2 of this document can be eligible to win.
- 6.4 The Prize can be collected from the Promoter's registered address as stipulated in section 1.1 of this document.
- 6.5 The Winner is responsible for booking their experience directly with the Service Provider of the chosen experience and the Promoter makes no assurances about the availability of a Winner's preferred dates. Winners understand that this will be determined by the Service Provider.
- 6.6 The Prize is not transferrable and every experience is limited to the inclusions as set out in section 6.1 of this document. Any alterations, or additions to the Prize, not set out in this document, will be for the account of the Winner.
- 6.7 The Winner understand that the Service Provider may have additional Terms and Conditions to which they must adhere. These additional Terms and Conditions, are available upon request from the Service Provider.

7. Draw Details

- 7.1 The Winner of the Prize as outlined in 6.1 and 6.2, will be selected by means of a random computer-generated draw on 10 July 2019, to take place at the premises of the Promoter.
- 7.2 The Winner will be notified telephonically or via e-mail by the Promoter to claim their prize.
- 7.3 The Promoter reserves the right to disqualify a Winner/s if they do not respond to the Promoter's notification of the win within 14 days of notification thereof. In such an event, a randomly selected replacement Winner from the Competition entries will be chosen. In such circumstances, the replacement winner shall be contacted by the Promoter and shall be required to respond to the Promoter in the manner set out in such correspondence within 7 days. Should no Winner come forward, the Promoter reserves the right not to select an alternative.
- 7.4 The Promoter accepts no responsibility for entries lost or delayed in computer error in transit.
- 7.5 The Promoter accepts no responsibility for any damage, loss, injury, or disappointment of any kind suffered by any Entrant in entering the competition, including as a result of any Entrant winning or not winning any prize.
- 7.6 Except insofar as is provided for in the Consumer Protection Act 68 of 2008, the judges' decision is final, and no correspondence will be entered into.

8. Exceptions and Forfeitures

- 8.1 The Promoter reserves the right to amend the Terms and Conditions as well as terminate the promotion at any time. In the event of such termination, all Entrants agree to waive any rights that they may have in terms of the promotion and acknowledge that they will have no recourse against the Promoter, its advertising agencies, advisors, suppliers and nominated agents.
- 8.2 If the Promoter cannot continue with the promotional competition for any reason beyond its reasonable control, or if it is required by any regulatory terms or applicable law, the Promoter may end the promotional competition on condition that:
- 8.2.1 No prize winners have been determined; and
- 8.2.2 Reasonable notice has been given beforehand to all Entrants.
- 8.3 Once the Competition has ended as set out herein, no Entrant will have any claim of any nature whatsoever against the Promoter unless the Promoter has been clearly negligent or intended to act in a fraudulent manner.



- 8.4 Subject to the provisions of the Consumer Protection Act 68 of 2008, the Promoter, agents and distributors accept no liability whatsoever for the misuse of the products and are not liable for any personal loss, injury or death arising from the Entrant's acceptance of this offer.
- 8.5 In the event of a dispute, the decision of the Promoters is final and binding and no correspondence will be entered into.

9. Privacy and Personal Information

- 9.1 The Winner gives permission that the Promoter can make media announcements of and publish, the names and photographs of the Winner receiving the Prize and/or on their experience, on printed and digital media, or to appear on radio and television. The Winner will be entitled to opt-out of this by way of written request addressed to the Promoter.
- 9.2 Should the Winner choose not to opt-out of having their name and photographs published, The Promoter has the right to publish the Winner's name and photographs (at no fee) in any advertising, promotional, print, point-of-sale or public relations material. The nature of these publications will be determined at the sole discretion of the Promoter, for a period of twelve (12) months from the date of the Competition.
- 9.3 The Promoter reserves the right to carry out audits in respect of any Winner to verify their eligibility and/or the validity of the entry. The Promoter will disqualify any Winner if any fraud or cheating or related activity is suspected, including without limitation, through the manipulation of website code or otherwise falsifying data.
- 9.4 Any personal data relating to the Winner or any other Entrants will be used solely in accordance with the current Consumer Protection Act (CPA)/ the Protection of Personal Information Act (POPI) and will not be disclosed to a third party without the Entrant's prior consent.
- 9.5 All Entrants, by taking part in the Competition, consent to their personal information being shared with the Promoter's employees, contractors or agents for the purpose of the Competition and for the purpose of sharing future promotions.
- 9.6 All Entrants indemnify the Promoter, their respective associated companies (directors, officers and employees) and agents, against any/all claims for any loss or damages, whether direct, indirect, consequential or otherwise, arising from any cause whatsoever connected to, or arising out of their participation in any way in the Competition.