

Win an iPhone SE in the colour of your choice!

Enter our photography competition for your chance to win an iPhone SE

Earlier this year, Apple released the iPhone SE – a handset boasting an A9 dual-core processor, 2GB of RAM and a stunning 12MP rear camera – and now we're giving away one of these spectacular smartphones to one lucky winner.

We're looking for the UK's best phone photographer. So, if you think you're the Annie Leibovitz or Mario Testino of the camera phone world, submit your photos here to be in with the chance of winning.

To enter, submit your details in the form below by Friday 21st October 2016 – it couldn't be simpler!

Terms and Conditions

1. These terms and conditions apply to the Insurance2Go competition ("the competition") run by Insurance2Go ("the company"), and by entering themselves into the competition, entrants will be deemed to have read and accepted these terms and agree to be bound by them. Those who do not agree will not be entered into the competition.
2. The company: **Insurance2go** is a trading name of: Loyal Insurance Services Ltd. Registered in the UK number: 5350177. Registered address: 9 Quay Court, Colliers Lane, Stow-cum-Quy, Cambridge, CB25 9AU.
3. The entrant must confirm their participation in the competition by 21st October 2016, along with confirmation of an email address. Photos must be uploaded by 21st October 2016 ("the closing date"). The winner will be announced on 1st November 2016.
4. This competition is open only to residents of the UK aged 18 years or over. Employees of the company, their families or anyone else associated with this competition or its operation are not allowed to apply.
5. All information detailing how to enter this competition forms part of these terms and conditions. It is a condition of entry that all rules are accepted as final and that the entrant abides by these rules. The decision of the company is final, and no correspondence will be entered into after the decision. Submission of an entry will be taken as acceptance of these terms and conditions.
6. To enter, you must:
7. Take at least one photograph on your mobile phone.
8. Upload the photograph via the Wishpond app.
9. Submit the photograph by 21st October 2016
10. The winning entries will be determined by Insurance2Go, and the winning entrants will be contacted on 1st November 2016 via the email address used to confirm their submission.
11. The final decision is binding and no correspondence will be entered into. The company reserves the right, at any time, to verify the validity of entries and entrants and to disqualify anyone who submits an entry that is in breach of the rules, or those that do not comply with content restrictions (defined below).
12. CONTENT RESTRICTIONS: Entrants must not include any of the following content in any entry: i) pornography, adult-oriented content or any other sexually-explicit material; ii) explicit language or content, images of violence, or promotion of illegal activities; iii) content

which infringes intellectual property rights or laws; iv) content which is defamatory or maliciously false; v) content which brings or is likely to bring the company or its website into disrepute; vi) material that promotes bigotry, racism, hatred or harm against any group or individual or promotes discrimination based on race, sex, religion, nationality, disability, sexual orientation, age or any other basis; vii) content owned by any party other than the entrant or the company (e.g. recorded music; pre-produced video, etc.); viii) material that is unlawful, or which may constitute a criminal offence including (without limitation) the Communications Act 2003, Malicious Communications Act 1988 or any other legislation in force during the competition. Any entry which does not comply with these content restrictions, in the sole discretion of the company, will be disqualified from the competition.

13. By entering the competition and submitting an entry, every entrant: (a) confirms that his/her entry is an original copyright work (as defined by the Copyright, Designs and Patents Act 1988) and that he/she owns all right, title and interest in the entry or has all necessary rights and authorisations to submit it and the express permission of all individuals, content and materials embodied or featured in the entry to submit it for possible use as provided for in these terms (and will procure that any individual featured will enter into an appropriate image release where necessary); (b) agrees that his/her entry does not otherwise violate Insurance2Go's Terms of Use or infringe the copyrights, trademarks, rights of privacy, publicity or other intellectual property or other rights of any person or entity; (c) grants to the company the perpetual and unlimited right and license to use, license, edit, modify, duplicate and/or create derivative works from the winning entries throughout the world and in perpetuity, including, but not limited to, the right for the promoter to publish, display, broadcast, distribute, reproduce, perform, create derivative works from and otherwise use the entry via the internet or any other interactive media, on television, in print and/or any other media currently existing and hereafter developed and without limitation and without further payment or compensation to the entrant following the delivery of the prize, or his/her heirs and successors, (i) on its own or as part of any audio-visual or other production; (ii) to advertise any of Insurance2Go's products; (iii) for any other purpose whatsoever. (d) Any works showcased on the site as winners will nonetheless be credited to those who submit them, highlighting their ability to produce winning entries or any that will be shortlisted in a "runners-up" collection, the size of which is at the company's discretion.

14. Entrants agree that the company will be entitled to edit entries as it deems fit in accordance with current advertising regulations and will not be obliged to make any use of any part or all of an entry.

15. Entrants are solely responsible for Internet connectivity, software and/or hardware that may be required in order to create and/or submit any entry.

16. All entries must be received by the closing date.

17. Only one entry per person. No purchase necessary. Late, illegible, incomplete or corrupt entries will not be accepted. No responsibility can be accepted for lost entries and proof of transmission will not be accepted as proof of receipt. Entries must not be sent through agencies or third parties.

18. The prize consists of an iPhone SE. No cash alternative is provided.

19. The company reserves the right to substitute the prize (or any portion thereof) with one of comparable or greater value at its sole and absolute discretion. The winners are fully responsible for any and all applicable taxes in respect of the prize (including, where appropriate, import duty). All costs and expenses associated with receipt of the prize and any use not specified in these Terms and Conditions as being provided including, but not

limited to, any and all expenses incurred by accepting the prize, are the sole responsibility of the winners.

20. By entering into the competition, the winners agree to participate in publicity following the competition, should it be required. This may include use of their name and image in online and offline publicity, communications, and in any other media worldwide without any fee being paid.

21. For the names of the winners, please send an SAE to Epiphany Solutions, Insurance2Go's photo competition, The Small Mill, Chadwick Street, Leeds, LS10 1LJ within four weeks of the closing date.

22. Events may occur that render the competition itself or the awarding of the prize impossible due to reasons beyond the control of the company and accordingly the company may at its absolute discretion vary, amend or cancel the competition without notice (in particular if it or the website on which the competition is operated is affected by any denial-of-service attacks, viruses, hacking or any other technologically-harmful material or act) and the entrant agrees that no liability will attach to the company as a result thereof.

23. To the extent permitted by law, the company and its agents and representatives hereby expressly exclude any liability whether in contract, tort, criminal law, breach of statutory duty or otherwise for any direct, indirect or consequential loss, damage, injury or disappointment (including without limitation any pure economic loss) suffered or incurred by any entrant, winner or any third party whether foreseeable or not in connection with: (a) any act or omission of the company in developing, planning and administering the competition; (b) any entry or attempted entry into the competition.

24. The company will not be liable for any inability of any person to enter the competition because of any unavailability of such page, failures in computer systems or networks, other malfunctions, or for any other reason.

25. The company will not be liable for any problems or technical malfunction of any telephone network, cable, satellite, Internet Service Provider (ISP) or lines, computer systems, servers, or providers, computer equipment, software, failure of any email or entry to be received on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof, including any damage to the entrant's or any other person's computer related to or resulting from participation or downloading any materials relating to this competition.

26. All conditions, warranties and other terms which might otherwise be implied by statute or common law are expressly excluded from these Terms.

27. Nothing in these Terms will exclude or limit the company's liability for death or personal injury caused by its negligence or for fraud or fraudulent misrepresentation.

28. Entrants agree that by entering the competition their personal details may be stored and otherwise processed by the company for the purposes of administering the competition and for the marketing and sending of other special offers where you have consented to receive the same.

29. If you have a comment, query or complaint about these terms or the promotion, please contact Insurance2Go's Photo Competition, **Insurance2Go**, Epiphany Solutions, The Small Mill, Chadwick Street, Leeds, LS11 1LJ or email **competitions@epiphanysearch.co.uk**

30. The company may refuse to provide the prize in the event that an entrant fails to satisfy the eligibility requirements under these terms in clauses 5 and 7 above, or has committed or is alleged to have committed any act of fraud or dishonesty, or is in breach of any of these terms.

31. In the event of any dispute regarding these terms, conduct, results and all other matters relating to the competition, the decision of the company will be final and no correspondence or discussion will be entered into.

32. If any provision of these terms (or part of any provision) is found by any court or other competent authority to be invalid, unenforceable or illegal, the other provisions will remain in force. If any invalid, unenforceable or illegal provision would be valid, enforceable and legal if some part of it were deleted, the provision will apply with whatever modification is necessary to give effect to the commercial intention of the parties.

33. No failure or delay by a party to exercise any right or remedy provided under these terms or by law or any abandonment of any such right or remedy will constitute a waiver of that or any other right or remedy, nor will it preclude or restrict the further exercise of that or any other right or remedy. No single or partial exercise of such right or remedy will preclude or restrict the further exercise of that or any other right or remedy.

34. These terms and any non-contractual obligations arising out of or in connection with them will be governed and construed in accordance with English law. The courts of England and Wales will have exclusive jurisdiction to settle any dispute or matter of difference which may arise out of or in connection with these terms.

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