

TERMS AND CONDITIONS - Kolkata Full Marathon Ploggers Squad Contest

1. Please read this agreement carefully before participating in this contest. By participating in the contest, the participant agrees to be bound by this agreement. This contest by IDBI Federal Life Insurance Kolkata Full Marathon is subject to the participant's agreement to the terms and conditions as described herein.

2. ELIGIBILITY

The IDBI Federal Life Insurance Kolkata Full Marathon Contest is open only to the legal residents of India. Employees, agents, partners or officers of IDBI Federal Life Insurance or of any entity involved in the development, production, implementation and distribution of the contest, including any advertising or promotion agency, parent company, service provider, subsidiary or affiliate of any such entity or any other entity directly associated with IDBI Federal Life Insurance or any member of the immediate family of and/ or person living in the same household as such persons, are ineligible to enter the contest.

3. Participation Process:

The contest will be hosted on our social media pages. There is no entry fee for this contest. Participants need to read and follow the instructions provided.

- a. Participants must register for the IDBI Federal Life Insurance Kolkata Full Marathon on www.kolkatafullmarathon.com, to be held on February 2nd, 2020, to join the plogging team.
- b. The participant must register for the Half Marathon or Timed 10k Marathon to be eligible for the activity.
- c. 15 lucky winners stand a chance to join the official plogging team at the IDBI Federal Life Insurance Kolkata Full Marathon and receive a signed certificate from Sachin Tendulkar.
- d. Participants need to follow IDBI Federal Kolkata Full Marathon pages on Facebook and Twitter.
- e. Participants must mention their registration number along with the Marathon format (Half Marathon or Timed 10k Marathon) in the comments section of the participation post.
- f. Participants who have already registered for this event will also stand a chance to qualify for the contest.
- g. Contest closes on 18th January, 2020.
- h. Entries submitted by participants in any manner other than that detailed above would not be considered valid.
- i. A jury selected by IDBI Federal Life Insurance Kolkata Full Marathon will evaluate the entries to select winners.
- j. Decision of the Panel will be final, and the unsuccessful participants shall not raise any further claims in that respect against IDBI Federal Life Insurance Kolkata Full Marathon or its management. The decision of IDBI Federal Life Insurance Kolkata Full Marathon in this respect shall be final and binding on all the unsuccessful participants and any other claimants thereunder.
- k. The participants, by participating in the contest agree to revoke any right to dispute the results in any manner whatsoever. By entering the contest, entrants fully and unconditionally agree to be bound by these rules and the decisions of IDBI

Federal Life Insurance Kolkata Full Marathon, which will be final and binding in all matters relating to the contest including but not limited to the decision on winners.

- l. The participants don't need to submit any of below mentioned information during the course of the contest subject to clause 6.b mentioned below:
 - Contact details
 - Any Password, Secret codes, OTP etc
 - Financial information such as Bank account or credit card or debit card or other payment instrument details;
 - Physical, physiological and mental health condition;
 - Sexual orientation;
 - Medical records and history;
 - Biometric information;

4. ODDS OF WINNING:

Odds of winning depend on the number of eligible entries received. Eligible entries are ones that satisfy the eligibility criteria outlined above and follow the steps outlined in the "Participation Process" section above.

5. GRATIFICATION:

- a. The winners will get to join the IDBI Federal Life Insurance Kolkata Full Marathon Plogging team and get a signed certificate from Sachin.
- b. The Winners shall have to verify their contact details, including email ID within 5 working days of announcement of the winner. They will be required to share a valid proof of identity and age in the form of a copy of PAN Card / Driving License / Voter ID / Indian passport. The selected winners and participants will automatically forfeit their claim to the Prize/ participation if they do not meet the eligibility criteria or do not comply with these T&Cs.
- c. IDBI Federal Life Insurance Kolkata Full Marathon reserves the right to modify or change all or any of the rules applicable to this Contest.
- d. Winners will have to make their own travel and accommodation arrangements.
- e. IDBI Federal Life Insurance Kolkata Full Marathon reserves the right to change the number of winners on the basis of participation.
- f. Winners will be announced on IDBI Federal Life Insurance Kolkata Full Marathon website - www.kolkatafullmarathon.com, Facebook page and Twitter handle. The winners will be contacted via private messages on Facebook/Twitter.
- g. IDBI Federal Life Insurance Kolkata Full Marathon reserves its right to change the proposed gratification at any stage of the contest.
- h. The gratification awarded is non-transferable. No substitutions or cash redemptions shall be provided. Any additional expenses, including, but not limited to incidentals, meals, telephone charges, travel insurance, souvenirs, upgraded transportation, ground transportation, federal, state and income tax, local Goods & Service Tax (GST), Sales Tax, VAT, Octroi Duties or other taxes and surcharges which shall be borne by the winner before availing the delivery of the gift.
- i. If the winner rejects his/ her gift or in the event of non-compliance with these rules and requirements, such gift will be forfeited and an alternate winner may be selected.
- j. By accepting the gift, the Winner releases and discharges IDBI Federal Life Insurance Kolkata Full Marathon, their respective representatives, affiliated companies and the respective parents, subsidiaries, associates, affiliates,

advertising and promotion agencies of each, and all their respective employees, officers, directors, representatives and agents from any liability or damage due in whole or in part to the award, acceptance, possession, use or misuse of any gift or from participation in this contest.

- k. All federal, provincial, state and local taxes are the sole responsibility of the winner. Participation in this contest and acceptance of gift constitutes winner's permission for IDBI Federal Life Insurance Kolkata Full Marathon to use his/her name, address (city and state), likeness, photograph, picture, portrait, voice, biographical information, including but not limited to contest entries submitted and/or any statements made by winner regarding the contest or IDBI Federal Life Insurance Kolkata Full Marathon for advertising and promotional purposes without notice or additional compensation, except where prohibited by law.
 - l. By participating, entrants and winner agree to release and indemnify IDBI Federal Life Insurance Kolkata Full Marathon, and their respective advertising and promotion agencies and their respective parent companies, subsidiaries, associates, affiliates, partners, representatives, agents, successors, assigns, employees, officers and directors, from any and all liability, for loss, harm, damage, injury, cost or expense whatsoever including without limitation, property damage, personal injury and/or death which may occur in connection with, preparation for, travel to, or participation in the contest, or possession, acceptance and/or use or misuse of gift or participation in any contest-related activity and for any claims based on publicity rights, defamation or invasion of privacy and merchandise delivery.
 - m. IDBI Federal Life Insurance Kolkata Full Marathon reserves the right in its sole and absolute discretion to terminate the contest at any time without prior notice.
 - n. IDBI Federal Life Insurance Kolkata Full Marathon is not responsible if the contest does not take place or if the gratification could not be awarded due to reasons including, but not limited to travel cancellations, delays or interruptions due to any force majeure situation, including but not limited to the acts of God, war, natural disasters, weather or terrorism, which is beyond the control of IDBI Federal Life Insurance Kolkata Full Marathon.
 - o. Entrants who do not comply with these Official Rules or attempt to interfere with or engage in or adopt any malpractice/ fraudulent act for this contest in any way shall be disqualified. There is no purchase or sales presentation in this contest.
- 6. Event will be held in Kolkata. Time & venue details of the event will be announced closer to the event date. The time and venue is subject to change without notice.
 - 7. Winners will have to follow security protocol at all times during the event.
 - 8. Winners will also get a chance to take controlled group photos with Sachin Tendulkar. No individual photos or autographs will be allowed.
 - 9. The '#RunToCleanKolkata Contest' is in no way sponsored, endorsed or administered. You understand you are providing your information, when asked, to IDBI Federal Life Insurance Kolkata Full Marathon.

1. GENERAL TERMS AND CONDITIONS

- a) This contest is only applicable for the legal residents of India.
- b) IDBI Federal Life Insurance Kolkata Full Marathon reserves its right to change, curtail or discontinue the contest without any notice.
- c) No call or SMS shall be accepted in respect of this contest or the result of the same.
- d) By entering the contest all participants confirm having understood the above terms and conditions and accept the terms and conditions.
- e) The decision of IDBI Federal Life Insurance Kolkata Full Marathon is final in all respects and shall be binding on all the participants/ entrants and no correspondence whatsoever will be entertained in this regard.
- f) Participants acknowledge and understand that there will be no monetary/ any other obligations on the part of IDBI Federal Life Insurance Kolkata Full Marathon to compensate the participant for the usage of the content provided by the participant and shall have no claim whatsoever (whether financial or otherwise) on IDBI Federal Life Insurance Kolkata Full Marathon for all the aforementioned use of any content submitted by the participants.
- g) The IDBI Federal Life Insurance Kolkata Full Marathon or its subsidiaries, associates, affiliates, partners, representatives, agents, successors, assigns may collect personal data about entrants/participants in accordance with its privacy policy in the course of this activity
- h) The participants warrant that they are of sound mind, of requisite legal age, have clearly understood the contest details and that the participants would be shortlisted on the basis of originality, creativity and relevance of the submissions to the contest. The participant further agrees that the contest does not involve a matter of chance and or gambling and does not call for any entry fee being charged by IDBI Federal Life Insurance Kolkata Full Marathon from the participants. The participants agree to all the aforesaid Terms and Conditions of their free will and there is no compulsion or coercion or undue influence exerted upon the entrant/ participant to participate in the contest or agree the terms and conditions as mentioned herein above.
- i) The participant is responsible for all Content that the participant submits, posts, or otherwise make available to or through this contest. By doing so, the participant represents and warrants to the Company that such content is original work of art and is not confidential and that the participant has all necessary permission to submit post and otherwise make available such Content. Any content shared on social sites by the participants will be their sole responsibility and IDBI Federal Life Insurance Kolkata Full Marathon will not be responsible for any claims.
- j) The Company has no responsibility for the content of any material submitted by participants, but reserves the right in its sole discretion to:
- (i) review, edit or delete content prior to posting on the page and/or making it available to the public;
 - (ii) disclose to law enforcement;
 - (iii) refuse access to the Page to any participant that violates this agreement. Further the participants will indemnify IDBI Federal Life Insurance Kolkata Full Marathon for any submission for which Intellectual Property, copyright, etc is contested by any third party
- k) The Company reserves the right to, in its sole discretion to edit, withhold or delete any content (e.g., photographs, videos, posts, tips) posted to this Page, of the type set forth below:
- (i).Content that appears to be copied or otherwise plagiarized from another source
 - (ii).Content which is offensive, fraudulent, misleading, harmful, threatening as determined by the Company in its sole discretion, nor can it defame or invade publicity rights or privacy rights of any person, living or deceased, or otherwise infringe upon any person's personal or proprietary rights (including Religious, National or Social sentiments).
 - (iii).Content which contains references to competitors' products/claims.
 - (iv).Content which contains Adverse Event regarding use of the Company or its affiliates/ associates' product/s.
 - (v).Content that gives suggestions/ideas for product/packs/advertisement and any such advice not solicited by the Company. If however, such content is submitted, they shall become the property of the Company without compensation or notice.
 - (vi). Content that is libelous, obscene, fraudulent, misleading, harmful, threatening/

otherwise illegal or offensive.

l) To the maximum extent permitted by law, the Company disclaims all express and implied warranties with regard to the information, services, and materials contained on this site; including without limitation any implied warranties of care and skill, satisfactory quality, fitness for a particular purpose. All such information, services, and materials are provided "as is" and "as available" without warranty of any kind.

m) The Company does not make any warranty that the Contest will meet the entrant/ participant's requirements.

n) In no event will the Company or its associates/ affiliates be liable for any special, indirect, punitive, exemplary or consequential loss, or any loss whatsoever, including loss of data or profits and the like whether or not in the contemplation of the parties, whether based on breach of contract, tort (Including negligence), product liability or otherwise, even if advised of the possibility of such damages. The participant alone will remain responsible and liable for all contents posted. The participants acknowledge and agree that the limitations set out above are fundamental elements of this agreement.

o) The entrant/ participant agrees to indemnify, defend and hold harmless the Company, its directors, officers, employees, agents, associates, affiliates and suppliers from any liability, loss, claim and expense (including reasonable legal fees) directly or indirectly related to (i) the entrant/ participant's breach of this agreement, and (ii) the entrant/ participant's posting of material on the Facebook, Twitter or LinkedIn pages.

p) The Company may at any time modify, discontinue, or suspend its operation of its contest, or any part thereof, temporarily or permanently, without notice to the participant.

q) IDBI Federal Life Insurance Kolkata Full Marathon reserves the right to change curtail or discontinue the contest without notice. Decision of IDBI Federal Life Insurance Kolkata Full Marathon is final in all respects and binding on all participants to the offer and no correspondence whatsoever will be entertained in this regard. All disputes shall be subject to Mumbai only.

r) By entering the Contest, all entrant/ participants accept and agree to the above terms and conditions. Non-acceptance of any of these terms and conditions will result in disqualification of the entrant/ participant.

s) This agreement will be governed by and construed and interpreted in accordance with the laws of India. In case of any dispute only Mumbai Courts will have Jurisdiction.

2. TERMS OF USE:

- a) About Minors: This contest is not intended for minors under the age of 18. The selected participant will also be required to prove his/her age, failing which he/she will be disqualified from the Contest. We will not knowingly collect information from visitors in this age group. We encourage parents to talk to their children about their use of the Internet and the information they disclose to websites and other social pages.
- b) Active Information Collection: Like many pages, this page actively collects information from its visitors both by asking you specific questions and by permitting you to communicate directly with us via e-mail, feedback forms, and/or chat rooms. Some of the information that you submit may be personally identifiable information (that is, information that can be uniquely identified with you, such as your full name, address, e-mail address, phone number, and so on).
- c) If you provide personally identifiable information to this page, we may combine such information with other actively collected information unless we specify otherwise at the point of collection. We will take reasonable measures to prevent personally identifiable information from being combined with passively collected information, unless you consent otherwise.
- d) Information Submitted: By submitting any information or materials to us you agree that we may use that information and materials as we wish, free of charge, and that our use will not infringe any other person's rights.
- e) Data Protection: Personal details, such as your name and e-mail address, provided to us

through this Facebook/Twitter/LinkedIn pages will only be used in accordance with our privacy statement. Please read this carefully before providing any information to us.