Win £150 Shopping Voucher - Prize Draw Rules:

- 1. To be entered into the draw you must provide renewal month for car and/or home insurance via the POAProtect website between 1st January 2024 and 31st December 2024.
- 2. Entrants must be 18 or over, union members and permanent residents in the UK.
- 3. The promoter of this offer is Union Income Benefit Holdings Ltd., 39/51 Highgate Road, London NW5 1RT.
- 4. Employees of Union Income Benefit Holdings Ltd. and any company within the Embignell Ltd group, or their agents or families are ineligible.
- 5. Entry is strictly limited to one entry per member.
- 6. Entries must be received by 5pm on 31st December 2024. The draw will take place on 3rd January 2025 and the winner will be advised by telephone by the 8th January 2024.
- 7. No responsibility is taken for any entry which due to any circumstances is not delivered or is delayed.
- 8. There will be one winner and one prize.
- 9. The prize is a Love2Shop voucher worth £150. There is no cash alternative.
- 10. The judge's decision is final and no correspondence will be entered into.
- 11. Any tax liabilities incurred through participation in the competition are the responsibility of the entrant.
- 12. By entering this competition, you agree to these terms and conditions.