These terms and conditions refer to prize draws brought to you by MGA Capital Ltd trading as PedalSure, 9, St Clare Street, London, EC3N 1LQ.

These terms and conditions should be read alongside, and are in addition to any specific terms which we have included in any promotion or message about that prize draw, for example by email, in any of our marketing material or online (“promotional material”). If there is any inconsistency between these terms and conditions and any promotional information, the promotional information will prevail to the extent of such inconsistency. By entering a prize draw, you indicate your acceptance of the following terms:

1. You must be aged 18 or older to enter our prize draws and resident in the England, Scotland or Wales. Employees of PedalSure or any organisation professionally involved in this promotion, or their close relatives, are not eligible to enter.

2. Unless otherwise stated, we will only accept one entry into a prize draw per organisation, and the prize will be awarded to the business/organisation, not the individual making the submission. The winner is advised to check and is responsible for any tax implications which may arise as a result accepting a prize. No entrant may win more than one prize.

3. Deadlines for entry into our prize draw are stated in the accompanying promotional material and, unless we state otherwise, the winner(s) will be drawn at random in the week following the closing date. We will notify the winner(s) as soon as we can after the draw has taken place. We do not accept responsibility for entries which fail to reach us before the closing date for any reason, are incomplete, illegible or corrupted.

4. The prize(s) will also be stated in the accompanying promotional material. In the unlikely event that we have difficulties in acquiring the advertised prize(s), we have the right to substitute the prize(s) with alternative(s) provided that any substitutions shall be of equal or greater value. We won’t offer a cash alternative. If you are a lucky winner, you cannot request an alternative prize or a cash alternative. If the prize is unclaimed after one month it will be deemed to have been forfeited and we reserve the right to award the prize to the next randomly selected entry.

5. By submitting an entry, you agree to co-operate with us for publicity purposes free of charge, which may include the publication (including on the internet) of your name and photograph in the announcement of the result.

6. You can enter the Prize Draw in one of the following five ways: A. By purchasing a policy, B. Saving a PedalSure Quotation by Email, C. Submitting an image to one of our social channels or by email for the PedalSure Bike Selfie prize Draw which you consent permission for PedalSure to use for any purpose, D. by entering the PedalSure track stand competition at the Revolution Series. E. By submitting a video to one of our social media channels or by email for use by PedalSure for any purpose and which you allow PedalSure to edit for any purpose. F. Through providing your email at Women’s Tour, London Nocturne or Ride Staffs.

7. If you enter this prize draw you agree that we may use your personal details to administer and run this prize draw, and for any other purposes stated in the accompanying promotional material. We may need to share your details with our agents or contractors who help us to run our marketing and promotional activities. If you do not consent to such use of your details, please do not enter the prize draw. If you would like to know more about our general policy on how we use personal details, please see our privacy policy.

8. We reserve the right to change these rules at any time and our decision on all matters relating to our prize draws is final.

9. Although we will try our best to make sure that prize draws run smoothly, we reserve the right to cancel a prize draw at any time if relevant circumstances arise outside our control. We shall not be liable to you should you suffer any loss or damage by entering a prize draw, provided that nothing in these rules shall exclude or limit our liability in respect of personal injury or death caused by our negligence, or for fraud.

10. These rules are governed by English law and by entering this prize draw you submit to the exclusive jurisdiction of the courts of England.