

CASHandog & SUPRA CASHandog Program Mechanics

A. CASHandog

1. Who can join the Program

- 1.1 All individual Policyowners, at least 18 years old, with at least one (1) in-force permanent Insular Life policy (not an I-Shield, group or Lazada policy), are eligible to join the Program.
 - 1.1.1 Employees, consultants, board members and agents of Insular Life are not qualified to join the program.
 - 1.1.2 Entities (such as corporations, foundations, religious congregations, professional organizations) as policyowners are not qualified to join the program.

2. How to join the Program

- 2.1 Policyowner should accomplish a “Customer Information and Compliance” form and submit the same via Over-the-Counter or Online through Customer Portal or CASHandog webpage or via email to cashandog2019@insular.com.ph.
 - 2.1.1 Policyowner must provide his **own** contact number in the “Customer Information and Compliance” form.
- 2.2 Policyowner shall receive an SMS/Customer Portal/Email notification from Insular Life, confirming that he has complied with the requirements in qualifying for the Program.
- 2.3 Policyowner may get additional raffle entries by referring other policyowners, who have not updated their “Customer Information and Compliance” form, to join the program.
 - 2.3.1 Policyowner who has qualified for the Program will no longer earn additional raffle entries for succeeding customer information and compliance update done within the program duration.

3. Program Duration, Raffle Draw Schedule and Prizes

- 3.1 Program Duration: January 2019 – November 2020
- 3.2 Monthly Raffle Draw: February 2019 to November 2020
 - Total of 22 monthly draws
 - 3.2.1 Monthly Raffle Prize: Php 5,000 each for 10 winners
- 3.3 Grand Raffle Draw: November 2020
 - 3.3.1 Raffle Prize: Php 1,100,000 for 1 winner

4. Raffle Draw Guidelines

- 4.1 A Policyowner whose entry has been drawn shall be declared a winner only if:

- 4.1.1 He has at least one (1) in-force policy (not an I-Shield, group or Lazada policy) at the time of the draw, and
- 4.1.2 He has been successfully contacted to be informed of his winning entry, using his own updated contact number in our database.
- 4.2 A declared winner may win only once during the Monthly Raffle Draws.
- 4.3 Cut off for submission of entries shall be every 15th of the month for the Monthly Raffle Draws.
- 4.4 For the Grand Raffle Draw, Insular Life shall draw from all entries submitted during the entire program period. All declared winners of the Monthly Raffle Draws shall be included and still stand a chance to win in the Grand Raffle Draw. The guidelines on item 4.1 shall be observed.
- 4.5 Declared winners must personally claim their respective prizes within thirty (30) days after the draw.
 - 4.5.1 Prizes may be claimed at any Insular Life office after proper advice on the date of visit.
 - 4.5.2 Prizes shall be payable to the declared winning policyowners, in the form of crossed checks.
 - 4.5.3 All unclaimed prizes after the prescribed 30-day period, shall be forfeited.
- 4.6 Names of all declared winners shall be posted in the Insular Life website (www.insularlife.com.ph), with consent of the winners.
- 4.7 A representative from the Insurance Commission (IC) will be invited to witness the Raffle Draws.
- 4.7 All taxes related to the raffle prizes shall be paid by Insular Life.

B. SUPRA CASHandog

1. Who can join the Program

- 1.1 All policyowners qualified in the regular CASHandog will be automatically entitled to participate in the SUPRA CASHandog.

2. How to join the Program

- 2.1 A policyowner will choose six (6) unique numbers from 1-40, which will be his SUPRA CASHandog raffle entry.
- 2.2 A policyowner is entitled to choose one entry for every regular CASHandog raffle entry.
 - 2.2.1 Each chosen SUPRA CASHandog six-number raffle entry will be a permanent raffle entry for the entire period of the Program. This means that the six number raffle entry of each policyowner cannot be changed.

3. Program Duration, Raffle Draw Schedule and Prizes

- 3.1 Program duration: January 2019 to November 2020

- 3.2 Monthly Raffle Draw: February 2019 to November 2020
- Total of 22 months

- 3.3 Monthly Raffle Prize: Php 100,000

3.3.1 If no one wins in a particular draw, the prize is added on to the prize of the next month's draw.

4. Raffle Draw Guidelines

- 4.1 Every month, six unique numbers shall be drawn at a time, to form the six-number winning combination. No number sequence is required.
- 4.2 A policyowner, whose six-number raffle entry matches the drawn six-number winning combination, shall be declared a winner, only if:
- 4.2.1 He has at least one (1) in-force policy (not an I-Shield, group or Lazada policy) at the time of the draw, and
- 4.2.2 He has been successfully contacted to be informed of his winning entry, using his own updated contact number in our database.
- 4.3 If there are multiple declared winners in a raffle draw, the prize of the drawn number combination, shall be divided among the declared winners according to the number of their winning entries.
- 4.4 A policyowner who has won once during any monthly draw of SUPRA CASHandog shall be disqualified from the succeeding monthly draws of SUPRA CASHandog. Only entries of all non-winning policyowners shall be qualified for the succeeding monthly draws.
- 4.5 If there is no declared winner in a monthly draw, the corresponding prize shall be added on to the next month's raffle prize.
- 4.5.1 Prizes shall continue to accumulate every month if no monthly winner is declared until the final draw in November 2020.
- 4.5.2 If there is a declared winner for the month, the prize for the next month's raffle draw shall revert to Php 100,000.00.
- 4.6 For the monthly draw in November 2020, if the six-number winning combination does not match any of the six-number entries submitted, a final raffle draw shall be conducted.
- 4.6.1 The final raffle draw shall include all six-number raffle entries submitted by all participants during the entire program period, including winning and non-winning entries.
- 4.6.2 The drawn six-number raffle entry during this final raffle draw shall be declared as the winning combination. The guidelines on items B 4.2 - 4.3 shall be observed.
- 4.7 Declared winners must personally claim their respective prizes within 30 days after the draw.
- 4.7.1 Prizes may be claimed at any Insular Life office after proper advice on the date of visit.
- 4.7.2 Prizes shall be payable to the declared winning policyowners, in the form of crossed checks.

- 4.7.3 All unclaimed prizes after the prescribed 30-day period, shall be forfeited.
- 4.8 A policyowner may win in both Regular and SUPRA CASHandog in accordance with the above guidelines.
- 4.9 All winning combinations shall be posted in the Insular Life website (www.insularlife.com.ph).
- 4.10 A representative from the Insurance Commission (IC) will be invited to witness the Raffle Draws.
- 4.11 All taxes related to the raffle prizes shall be paid by Insular Life.

===nothing follows===