

Relax - Sail - Golf Competition Full Terms and Conditions

Promoter

The promoter of this competition is Insured Health registered in England and Wales with registered office at Saville House, 74-90 Savile St, Sheffield S4 7UD.

For the avoidance of doubt, the Institute of Directors, Royal Yachting Association, England Golf and Scottish Golf are not promoters of this competition. They accept no responsibility for the administration of the competition or the provision of the prize and shall have no liability in connection with it.

Eligibility

The competition is open to participants who are current members of the Institute of Directors, Royal Yachting Association, England Golf or Scottish Golf, aged 18 years or over, excluding employees of the promoter, their immediate families, agents or anyone professionally connected with the competition.

The promoter reserves the right to verify the eligibility of any participant. Before awarding the prize, the promoter may require proof of age, proof of current membership of the Institute of Directors, Royal Yachting Association, England Golf or Scottish Golf, and, where entry was obtained through a policy-based route, proof that the relevant health insurance policy is active. If a selected winner is unable to provide such proof within a reasonable time, is found to be ineligible or otherwise does not comply with these terms, the promoter may withdraw the prize and select an alternative winner at random from the remaining valid entries.

Competition Period

The competition opens at 12:01am on 1 May 2026 and closes at 11:59pm on 31 October 2026 (the "Competition Period"). All times are UK local time. Entries received outside the Competition Period will not be valid.

How to Enter - there are three methods of entry:

1. New customers

Participants who take out a personal private health insurance policy through Insured Health during the Competition Period will automatically receive five entries, provided the policy remains active at the time of the prize draw. If you wish to opt out of the competition, please notify your sales consultant at the point of sale.

2. Existing customers

Participants who already hold a personal private health insurance policy with Insured Health may receive five entries by emailing competitions@insuredhealth.co.uk during the Competition Period, provided the policy remains active at the time of the prize draw.

3. No purchase necessary postal entry

No purchase is necessary to enter.

Participants may enter by post by sending their full name, home address, email address, contact telephone number and the name of the relevant membership organisation to:

FAO Promotions Department

Insured Health

Saville House

74-90 Savile St

Sheffield

S4 7UD

Postal entries must be received during the Competition Period.

Only one postal submission per participant is permitted. Each valid postal submission will count as five entries into the competition.

Prize

There will be one winning participant. The winner may choose one of the following prizes:

1. A family holiday to the Maldives

2. A sailing holiday in the Caribbean
3. A golfing holiday in Florida

The prize has a maximum total value of £7,500. The £7,500 cap applies only to the prize elements expressly included by the promoter. Any costs, upgrades, optional extras or expenses exceeding this value, or not expressly included within the prize, will be the responsibility of the winner.

The holiday must be booked within 30 days of the winner being announced and must be taken within 6 months of the announcement date.

All bookings must be made through the promoter's agreed travel agents only: Sunsail.com, YourGolfTravel.com or Tui.co.uk. No alternative agents or cash equivalents will be offered.

The prize is non-transferable, non-refundable, subject to availability and subject to the terms and conditions of the relevant travel provider and booking agent. The winner is responsible for ensuring that they and any travel companions have valid passports, visas, travel insurance and any other required travel documentation, and for all spending money, taxes, transfers, meals, excursions and any other incidental or additional costs not expressly included within the £7,500 cap. The promoter reserves the right to substitute the prize with one of equal or greater value if necessary.

Winner Selection

The winner will be selected at random within 14 days after the closing date from all valid entries received during the Competition Period.

The decision of the promoter is final, and no correspondence will be entered into.

Winner Notification

The winner will be notified by telephone within 5 working days of the winner being selected.

If the winner does not respond within 4 working days, fails to provide any information or evidence reasonably requested by the promoter, or is found to be ineligible, the promoter reserves the right to withdraw the prize and select an alternative winner at random from the remaining valid entries.

The promoter may make available the winner's surname and county and, if applicable, the winning entry, to persons requesting confirmation that a valid award took place. If the winner objects to any or all of this information being made available, or requests that the amount of information made available be reduced, the winner should contact the promoter. In such circumstances, the promoter must still provide the information and the winning entry to the Advertising Standards Authority or any other regulator on request.

Publicity

By entering the competition, the winner agrees to participate in reasonable publicity relating to the competition if requested by the promoter. This may include the use of the winner's name, image and statements relating to the competition by the promoter and, where relevant, the partner organisation connected to the winning entrant.

Data Protection

Personal data supplied during this competition will be processed for the purposes of administering the competition, verifying eligibility, arranging prize fulfilment and, where applicable, publicity relating to the competition. The promoter may share personal data with its relevant service providers and, where relevant, the partner organisation connected to the winning entrant for competition-related publicity, in each case in accordance with the promoter's privacy policy and applicable data protection law.

Liability

The promoter accepts no responsibility for entries that are lost, delayed, corrupted or not received due to technical issues.

Nothing in these terms limits liability for death or personal injury caused by negligence or for fraud.

General

The promoter reserves the right to cancel, suspend or amend the competition if circumstances beyond its control make this unavoidable.

These terms and conditions are governed by English law and subject to the exclusive jurisdiction of the courts of England and Wales.

