

Allianz Instagram photo competition **Participation Conditions**

1. Participation in the competition requires that the participant is an employee of Allianz Group. By entering the competition, participants will accept the terms and conditions.
2. The registration and participation in the competition is possible online via Instagram and on Allianz Connect.
3. The competition period begins on Monday 30th October, 2017 on Instagram and Monday 6th November, 2017 on Allianz Connect. The competition ends on Sunday 19th November, 2017 at 23:59 hrs CET for both platforms.
4. Participants have to be at least 18 years old to take part in the competition.
5. Purchase is not necessary for participation.
6. To be able to participate in the competition, the application must contain at least one photo of original content which uses the #AZflexwork hashtag posted from a personal Instagram account and @mentioning the @teamallianz account. A message/story below the image is also required and will be judged alongside the visual. The two are of equal importance. The Instagram privacy settings of the person have to allow public posts in order for the submitted photo to be part of the competition. Influencers from the Allianz Group will select a shortlist from all qualified participants that applied on Instagram and from which two (2) winners will be chosen at random.
 - a) For Allianz Connect, users must post at least one photo of original content plus written text below the blog post announcing the competition on the platform. Images without text will not be considered. Submissions posted anywhere else on the platform will not be considered.
7. The winner will be notified with a message to their Allianz email address within four weeks of the closing date. Within this message the winner will be requested to reply within 48 hours (2 days) in order to claim their prize. Unclaimed prizes will be re-drawn. Participants shall not be entitled to the pay out or provision of a substitute prize. Should this response, for no matter what reason, not be received, another winner will be appointed as substitute.
8. The decision with regard to the winners is final. Legal remedies are excluded. Should disputes arise in connection with the identity of a participant, a decision is made in favour of the holder of the e-mail address or the social media account that was used to register. Should the winners have transmitted incorrect information which makes

further contact to said winners impossible, the latter forfeits all and any prize won. In such case, a substitute will be selected.

9. Allianz SE reserves the right to change, supplement or discontinue the competition should the impression arise that attempts are made to send several automated registrations or attempts be made to interfere with the competition in a disturbing manner by other means.
10. By entering this competition, you agree that the @teamallianz Instagram account may repost your images.
11. The winner agrees to their name and photograph being used for promotional purposes.

Prizes

1. The prizes of the competition are:
 - 2 x Apple iPad pro's
 - Insurance of the iPad is the responsibility of the winner

The prizes will be sent via airmail to an address which the winner must supply once chosen.

1. The prize cannot be assigned to third parties and cannot be paid out in cash.
2. The chance of winning the prize depends on the numbers of submissions received.
3. Nothing in these terms and conditions shall be read or construed as any sort of warranty of any kind in respect of the prize (whether in respect of its fitness for purpose or otherwise).

Sponsor and Liability

1. Sponsor of the competition is Allianz SE, Group HR, Königinstr. 28, 80802 Munich, Germany. To opt out of the competition or for any other queries via email please send to extern.pavlova_irina@allianz.com or yoneta.izvorska@allianz.com.
2. Allianz SE and any involved subsidiaries of Allianz SE, do not bear any liability whatsoever for lost, misdirected or late submissions, or for (i) electronic transmission errors, (ii) theft, destruction, changes of or unauthorised access to submissions, (iii) technical problems, and malfunctions or errors in the operation of any hardware or software or the scheduled course of the competition, including computer viruses and bugs, or for manipulations, unauthorized access, fraud, internet overload or overload of a website or arbitrary combinations thereof, or for other causes that are beyond the reasonable control of Allianz SE and of the respective subsidiaries and branches of

Allianz SE. Should any of the above circumstances occur, Allianz SE reserves the right to take one of, or several of the following measures: Disqualification of any person who manipulates the submission or voting procedure, as well as the cancellation, change, postpone or cancel the competition.

Retention of rights

1. Allianz SE reserve the right, as it deems to be necessary, to change, supplement, add provisions or remove such provisions from these Terms and Conditions.

Severability Clause

1. Should a provision of these Terms and Conditions be considered invalid or unenforceable, the effectiveness or enforceability of the remaining Terms and Conditions are not affected and the invalid or unenforceable provision is replaced by such a valid provision as comes nearest to the basic intention of the invalid or unenforceable provision. The same applies in case of a gap.
2. The Terms and Conditions are subject to German law. The courts of Munich shall have exclusive jurisdictions for any disputes arising out of or in connection with this Terms and Conditions.

Note

1. This promotion is not linked to the Social Media Platforms and is not sponsored, supported or organized by such Social Media Platforms in any way. The recipient of the information provided by you is not the operator of the Social Media Platform, but Allianz SE. However, Allianz SE cannot exclude that any information provided by you will be received by the respective Social Media Platform operators. The data privacy terms of the Social Media Platforms apply in this regard. Allianz SE will use any information provided by the participant solely for the purpose of the competition.
2. Privacy Principles: Allianz' core businesses include protection (property and casualty), private provision (life and health insurance) and portfolio management (asset management). These are confidential matters and Allianz and its affiliates recognize your expectations regarding privacy. Allianz is committed to keeping your information confidential and secure and that is why we have designed procedures to ensure your privacy in all facets of our relationship.

Allianz SE, 80802 München, Germany is responsible for the Future of Work campaign Instagram photo competition.

The Purpose of data collection is to successfully manage the contest. Only publicly available data is collected. The Process of data collection and handling is to ensure that any comment underneath a related post is aggregated and then winner selection takes place. The data is handled by Allianz SE and their suppliers and contractors.

The Collected Data is comprised of a social media handle & the created content. This may include profile name, imagery, video, & text. All data will be deleted 30 days after conclusion of the initiative and all winners have been informed.

By entering the contest, you provide permission for your entry data to be transferred to relevant Allianz national entities in order to successfully manage the contest. You are of course free to withdraw your consent at any time in the future by contacting either Allianz SE or the national Allianz entity using that data to contact you. To withdraw your consent please email us with your request at extern.pavlova_irina@allianz.com or yoneta.izvorska@allianz.com and your data will be expressly removed from the all data aggregation.

Allianz will always handle your personal information confidentially and will not transfer it to any other third parties without your explicit consent.