

The Sibling Check – Terms & Conditions

1. Campaign Period

The Sibling Check ("Campaign") is being conducted by **Pramerica Life Insurance Limited** ("Pramerica Life") from **26th August, 2026, 12:00 hours to 30th August, 2026, 23:59 hours**. Entries received outside the Campaign Period will not be considered.

2. Eligibility

The Campaign is open to **Indian residents aged 18 years and above**. Employees of Pramerica Life and agencies/partners directly involved in conducting the Campaign, and their immediate family members, will not be eligible to win.

3. How to Participate

Participants must follow the participation steps mentioned in the official Sibling Check social media post.

As part of the participation process, **participants must tag @PramericaLife** while sharing their completed Sibling Check. **Tagging Pramerica Life is mandatory as it enables us to identify and validate participating entries.** Entries where Pramerica Life has not been tagged may not be considered for the random draw.

Only entries that fulfil all the stated participation requirements during the Campaign Period will be considered valid.

4. Rewards

50 winners will be selected from all valid and eligible entries. Each winner will receive an **Amazon e-gift voucher worth ₹1,000**.

The voucher cannot be exchanged for cash or substituted with any other reward.

5. Winner Selection

50 winners will be selected **randomly from all valid and eligible entries** received during the Campaign Period. Pramerica Life's decision regarding the validity of entries and selection of winners will be final.

6. Winner Communication

Winners will be contacted by Pramerica Life through **Direct Message (DM)** on the social media platform through which they participated. Winners may be required to provide basic information necessary to validate their eligibility and facilitate fulfilment of the reward.

Pramerica Life will never ask winners to share passwords, OTPs, PINs, bank account passwords or card details to claim their reward.

7. Voucher Delivery

₹1,000 Amazon e-gift voucher will be shared with each verified winner through DM [**within X working days of winner confirmation**].

Winners should ensure that their account settings allow Pramerica Life to contact them through DM.

8. Voucher Usage

Amazon e-gift vouchers will be subject to the validity, redemption and other applicable terms and conditions prescribed by Amazon. Pramerica Life will not be responsible for the loss, expiry, misuse or non-redemption of a voucher after it has been successfully delivered to the winner.

9. Fair Participation

Fake, automated, fraudulent, duplicate or otherwise invalid entries may be disqualified. Pramerica Life reserves the right to disqualify any participant or entry that does not comply with these Terms & Conditions or the participation requirements stated in the Campaign post.

10. Use of Campaign Entries

By participating, participants agree that Pramerica Life may repost or share their publicly submitted Campaign entry, social media handle and associated Campaign content on its owned social media channels for purposes related to the Campaign. **Participants confirm that they have the necessary rights and permissions to submit such content and to permit Pramerica Life to use it for the purposes stated above.**

11. Privacy

Any personal information collected for winner verification and reward fulfilment will be used for these purposes in accordance with applicable law and Pramerica Life's privacy practices. Participants should not share sensitive personal or financial information publicly as part of their Campaign entry. **Participants should not submit any personal information or content relating to another individual without obtaining the necessary consent or permission from that individual.**

12. No Purchase Necessary

No purchase of a Pramerica Life insurance product is required to participate in or win the Campaign. Participation in the Campaign has no bearing on the purchase, issuance, benefits or servicing of any insurance policy.

13. Campaign Changes

Pramerica Life reserves the right to modify, suspend, extend or withdraw the Campaign, or amend these Terms & Conditions, if reasonably required due to circumstances beyond its control or applicable legal/regulatory requirements.

14. Platform Disclaimer

This Campaign is organised by Pramerica Life and is not sponsored, endorsed, administered by or associated with **Amazon, Meta, Facebook or Instagram**. Amazon is only the issuer/provider of the e-gift vouchers being offered as Campaign rewards.

15. Acceptance

Participation in *The Sibling Check* will be deemed acceptance of these Terms & Conditions.