

KBIS 12 Days of Christmas Giveaway Terms and Conditions

KBIS British Equestrian Insurance Limited ("KBIS"), authorised and regulated by the Financial Conduct Authority (FRN: 300861) and part of Specialist Risk Group, is the promoter of this giveaway. KBIS is registered in England and Wales with its office at 7th Floor, The St Botolph Building, 138 Houndsditch, London, EC3A 7AW. Participation is free and does not require purchasing any insurance product, nor does it affect eligibility for KBIS services. The giveaway is open to UK residents aged 18 or over, excluding employees of KBIS, Specialist Risk Group Limited, their subsidiaries, agents, immediate family members, and anyone professionally connected with the promotion.:

Day 1 Lewis Carrier – One lesson with Lewis Carrier.

Day 2 Horse & Rider Magazine – 12-month subscription.

Day 3 Peachy Belts – A 30mm Tan Ostrich belt with gold double D buckle (RRP £145).

Day 4 Treehouse Sporting Colours – £25 online voucher redeemable at $\underline{www.treehouseonline.co.uk}$.

Day 5 Animalife – £250 worth of products

Day 6 Holland Cooper – A "Noel" Room Diffuser.

Day 7 Emily Cole - 2026 Wall Calendar.

Day 8 Roeckl Sports Gloves - One pair of Maryland gloves featuring the British flag design.

Day 9 Westgate Labs – A 4Count Season Pack and goody bag (RRP £60). The 4Count Season Pack contains everything one horse needs for redworm and ascarid testing for 12 months. The goody bag includes Westgate-branded horse health and equestrian essentials.

Day 10 Stable Shield – Stable Shield disinfectant.

Day 11 Carl Hester - Signed LeMieux saddle pad.

Day 12 Badminton Horse Trials – Two week-long passes (Wednesday to Sunday) including a car pass for each day.

To enter, participants must follow the instructions on KBIS Facebook or Instagram posts, ensuring entries are submitted by 23:59 on the day of the prize draw. Winners will be chosen through a computer-generated random draw from eligible entries and notified via direct message within 24 hours. KBIS reserves the right to amend or withdraw the promotion if necessary and accepts no responsibility for lost, delayed, or corrupted entries. The company is not liable for any loss, damage, or injury arising from participation or prize use, except where liability cannot be excluded by law. Personal data will only be used to administer the giveaway and, if opted in, for marketing purposes, in line with KBIS's Privacy Policy. These terms are governed by English law and subject to the exclusive jurisdiction of the English courts.