

Competition Terms and Conditions

1. The promoter is: Pier Insurance Managed Services (company no. 03848006) trading as loveit coverit whose registered office is at Evolution House, Unit 10-11 New Garrison Road, Shoeburyness, Essex, England, SS3 9BF.
2. The competition is open to residents of the United Kingdom aged 18 years or over except employees of Pier Insurance Managed Services Limited and their close relatives and anyone otherwise connected with the organisation or judging of the competition.
3. There is no entry fee and no purchase necessary to enter this competition.
4. By entering this competition, an entrant is indicating his/her agreement to be bound by these terms and conditions.
5. Route to entry for the competition and details of how to enter are via <https://www.loveitcoverit.com/how-smartphones-shifted-the-music-scene/>
6. Only one entry will be accepted per person. Multiple entries from the same person will be disqualified.
7. Closing date for entry will be 29/11/2019 23:59 GMT. After this date the no further entries to the competition will be permitted.
8. No responsibility can be accepted for entries not received for whatever reason.
9. The rules of the competition and how to enter are as follows:
 - The entrant must visit the loveit coverit competition page at <https://www.loveitcoverit.com/how-smartphones-shifted-the-music-scene/>
 - The entrant should then fill in all the 'Guilty Pleasures' details as required
10. The promoter reserves the right to cancel or amend the competition and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes to the competition will be notified to entrants as soon as possible by the promoter. Incomplete entries will not be accepted.
11. The promoter is not responsible for inaccurate prize details supplied to any entrant by any third party connected with this competition.
12. The prize is as follows:
 - One £60 Spotify voucher
 - The prize is as stated and no cash or other alternatives will be offered. The prizes are not transferable. Prizes are subject to availability and we reserve the right to substitute any prize with another of equivalent value without giving notice.
13. Choosing the Winner

- There will be one (1) winner chosen in this competition
 - The winner will be chosen at random by software, from all entries received and verified by Promoter and/or its agents
 - It will be thoroughly checked whether the winner has followed all the rules of the competition
 - Another winner will be chosen if the previous winner failed to complete one or more steps of the competition
 - The winner will be notified by email within 28 days of the closing date. If the winner cannot be contacted or do not claim the prize within 14 days of notification, we reserve the right to withdraw the prize from the winner and pick a replacement winner.
 - The winner will be announced on social media and his/her name will be mentioned if agreed with the individual
14. The promoter will notify the winner when and where the prize can be collected / or delivered.
15. The promoter's decision in respect of all matters to do with the competition will be final and no correspondence will be entered into.
16. By entering this competition, an entrant is indicating his/her agreement to be bound by these terms and conditions.
17. The competition and these terms and conditions will be governed by English law and any disputes will be subject to the exclusive jurisdiction of the courts of England.
18. The winner agrees to the use of his/her name and image in any publicity material, as well as their entry. Any personal data relating to the winner or any other entrants will be used solely in accordance with current UK data protection legislation and will not be disclosed to a third party without the entrant's prior consent.
19. Entry into the competition will be deemed as acceptance of these terms and conditions.
20. This promotion is in no way sponsored, endorsed or administered by, or associated with, Facebook, Twitter or any other Social Network. You are providing your information to Pier Insurance Managed Services and not to any other party. The information provided will be used in conjunction with the following Privacy Policy found at https://www.loveitcoverit.com/wp-content/uploads/LICI_PrivacyPolicy_1805.pdf .