

COMPETITION TERMS & CONDITIONS

Introduction

Halligan Life & Pensions Ltd T/A Halligan Insurances is regulated by the Central Bank of Ireland (the firm) are hosting a competition that will provide one lucky new Non-EEA Student Health Insurance customer with an APPLE 11" iPad (2025) - 128 GB. The prize is supplied to Halligan Insurances by Vhi Healthcare DAC.

By participating in the competition, you are agreeing to these competition terms and conditions.

This competition starts on the 01st July 2025 at 00:01hrs and ends on the 30th September 2025 at 23:59hrs.

Eligibility to Enter

This competition is only open to new customers only taking out a new Non-EEA Student Health Insurance policy via the online application at <https://halligan.ie/product/student-visa/> purchased with a cover start date between 01st July 2025 at 00:01hrs and 30th September 2025 at 23:59hrs.

This is open to persons who are aged 18 years or over and living in the Republic of Ireland only.

By entering the competition, you confirm that you are eligible to do so and that you are eligible to receive the prize that may be awarded to you. One entry per customer. No applications from agents, third parties or organised groups will be accepted.

The prize will only be awarded upon proof that your Irish Visa has been approved, and that the policy is not cancelled within the 14-day cooling off period.

The Prize

The winning prize will be one APPLE 11" iPad (2025) - 128 GB. The colour is to be confirmed. Protective case and accessories are not included.

The prize is non-transferable and non-exchangeable, and no cash alternatives will be provided. The iPad will be selected by Halligan Insurances and the winner cannot specify the iPad. The iPad will be up to the value of €400.00.

We reserve the right to substitute prize of equal value if circumstances beyond our control require doing so.

Halligan Insurance decision on any aspect of the competition is final and binding, and no correspondence will be entered into about it.

No direct employee of Halligan Insurances, direct employee of PIB Group, employee family member, direct acquaintance or agent of Halligan Insurance and the PIB Group will be included in the draw.

Winner Announcement

The list of qualifiers will be shared with our compliance team and they will draw a winner at random. The winner will be announced on our LinkedIn page and notified via the email address provided on 14th October 2025. Only one applicant will win the prize.

Halligan Insurance will make two attempts to contact the winner via email and one attempt by phone on the contact number provided on the application form. If the winner does not respond to the emails informing them of their win within 5 days of the second email, they forfeit their right to the prize, and Halligan Insurances reserves the right to select and notify a new winner.

Halligan Insurance will accept no responsibility if the winner provides the incorrect email address and/or telephone number.

Delivery of the Prize

The winner will allow 7 days for the prize to be delivered; otherwise, alternative collection or delivery arrangements can be made through mutual agreement. Delivery cost of up to €20.00 is covered. The prize can only be delivered to an address in the Republic of Ireland.

Limitation of Liability

Halligan Insurances accepts no liability on delivery of the prize for any damage, loss, injury, or disappointment suffered by entrants as a result of participating in the competition or being selected for a prize.

General

Halligan Insurances reserves the right, at any time and without prior notice, to cancel the competition or amend these terms and conditions.

Entry into this Promotion will be deemed to be a full and unconditional acceptance by the applicant of the terms and conditions of this competition. A failure to adhere to these terms and conditions may result in disqualification from the competition and, if applicable, forfeiture of the prize.

Halligan Life & Pensions Ltd. t/a Halligan Insurances is regulated by the Central Bank of Ireland.