

TRA Prize Draw Competition 2026 Kindle



www.totalrisksa.co.za

Terms and Conditions

1. In order to enter the prize draw, go to www.totalrisksa.co.za/care and answer the following question: "What is the lowest monthly premium for TRA's Gap Cover?", via the competition entry form. No purchase is necessary to enter the prize draw. Entrance into the prize draw is free.
2. Only one entry will be accepted per person. Multiple entries from the same person will be disqualified.
3. This prize draw is open to South African residents aged 18 years or over, with the exception of any person who is a director, member, partner, employee or agent of Total Risk Administrators (Pty) Ltd ("TRA"), any consultant to the Promoter, as well as any family members (the spouse, life partner, the natural or adopted parent, child or sibling) of the Promoter's employees, and any other person who is controlled by the Promoter.
4. The competition starts at 12:00 (SAST) on Thursday, the 1st of October 2026. Entries must be received by 23h59 (SAST) on Wednesday, the 11th of November 2026. The Promoters accept no responsibility for any entries that are incomplete, illegible, corrupted or fail to reach the Promoters by the relevant closing date for any reason. Entries via agents or third parties are invalid. Entries become the property of the Promoters and are not returned.
5. The draw will take place at 11h00 (SAST) on Thursday, the 12th of November 2026. The first correctly answered entrant drawn will win an Amazon Kindle Paperwhite Signature Edition (Gen 12) 32GB. **Please note: It is the prize winner's responsibility to familiarise themselves with, and comply with, how the prize works, and all terms and conditions applicable to this prize.**
6. The Promoters accept no responsibility or liability for any loss or damage related to claiming the prize; or complaints due to being able to redeem the prize or not. The prize is sent at the winner's own risk.
7. The prize is not transferable, refundable or exchangeable for cash.
8. Prizes are subject to availability.
9. The Promoters reserve the right to vary, postpone, suspend, or cancel the competition and any prizes, or any aspect thereof, without notice at any time, for any reason which we deem necessary. In the event of such variation, postponement, suspension or cancellation, the entrants agree to waive any rights, interests and expectations that they may have in terms of this competition and acknowledge that they will have no recourse against the Promoters, their affiliates and third-party suppliers. No correspondence will be entered into.
10. The winner will be notified via email or telephone within 5 working days of the draw date. The prize must be redeemed/acknowledged by the winner within 6 months of the draw date.
11. The winner will be announced on the Promoters' social media pages, along with the winner's initials/full name, surname, and a picture of the winner, which the winner will be required to provide to the Promoters.
12. If the Promoters are unable to contact a winner within 15 days or if the winner does not claim the prize within 6 months of the draw date, the winner will forfeit the prize, and the Promoters reserve the right to re-draw a new winner under the same conditions.
13. By entering the competition ALL entrants give consent for their personal data to be used as follows:
 - a. Follow up by the Promoters regarding products / services that are administered by themselves, from time to time.
 - b. The Promoters will not use any data submitted by entrants for any other purposes and will not share this data with any other third party, except to accredited intermediaries to introduce the products and services mentioned above.
14. It is the responsibility of the entrant to ensure that any information which he/she provides to the Promoters is accurate, complete, and up to date. Should any of the data provided by the entrant in connection with this competition prove to be invalid, inaccurate, and false or misleading, the entry shall be disregarded, and the entrant shall be prohibited from entering any further competitions by the Promoter/s for a set period to be determined.
15. By entering the prize draw, each entrant agrees to be bound by these terms and conditions.
16. Copies of these terms and conditions will be made available to participants via email on request.
17. The Promoters are Total Risk Administrators (Pty) Ltd, an authorised financial services provider, FSP No 40815 (Their website is <https://totalrisksa.co.za/>)

All of these terms and conditions are governed by the laws of the Republic of South Africa.