GJW Direct Black Friday Insurance Prize Draw Terms and Conditions

- In order to enter the prize draw, entrants must purchase a boat insurance policy through GJW Direct between Friday 20th November 2026 and Wednesday 2nd December 2026.
- The prize entitles the winner to a maximum of £500 refund of the total charge of an annual boat insurance policy from GJW Direct.
- The prize covers up to the value of £500 only. Any amount above £500 is not covered and will not be refunded.
- Prize only applies to the first-year annual policy through GJW Direct. The total charge at renewal for subsequent years is not included and must be paid for by the winner, should they wish to renew.
- The £500 will be refunded to the policyholder through the method used to purchase their policy. If you have chosen to pay monthly, you will need to provide bank details to receive the refund.
- Entrants must be over the required age to purchase their chosen insurance policy through GJW Direct.
- The prize draw will run until 03/12/26, at which point a winner will be selected at random within 7 working days and contacted using the email address used to purchase the policy.
- You must confirm acceptance of the prize within 7 days of being contacted by Ripe otherwise the winner will be re-drawn.
- The prize is non-negotiable, non-transferable and non-refundable.
- Cover is dependent to acceptance of the terms and conditions of the policy and is subject to standard underwriting checks.
- GJW Direct may use information relating to the prize draw for marketing or promotional purposes, including the use of the winners' names if you have chosen to receive news and offers from GJW Direct. Personal information of entrants will always be used in accordance with our Privacy Policy, currently located at: https://www.gjwdirect.com/privacy-policy/
- The prize draw is not open to any GJW Direct employees or their relatives. Any contractors engaged with GJW Direct are also excluded from participating.
- Prize draw is not available to customers who live aboard their boat and who use it as their primary residence.
- GJW Direct may terminate these terms and conditions if you do not comply.
- GJW Direct reserves the right to withdraw the prize before any winner is notified, or thereafter if any circumstances beyond GJW Direct's reasonable control prevent or restrict GJW Direct or any other person or party from providing the prize or any aspect of the prize.