

Legal – Terms and Conditions

1. Participants must be of legal age to participate. Employees of Kshema General Insurance and their immediate family members are not eligible to participate.
2. No purchase is necessary to enter the contest (“Quiz”). To qualify, participants must Follow us on any of our three social media platforms—Instagram, Facebook, and X (Twitter), Like the ongoing Quiz post, and comment your guess.
3. The prize consists of 1 cricket match ticket to the next Punjab Kings (PBKS) match or merchandise signed by one of the players (together “Prize”). The information of the Prize shall be disclosed in the Quiz itself. The Prize is non-transferable and cannot be exchanged for cash or any other items.
4. The Prize will be awarded to the participant who correctly guesses the outcome of the immediate upcoming match.
5. Only one entry per person per match is allowed, and participants must provide any required information, if requested.
6. The Quiz will run from 21st March 2025 to 26th May 2025 only for every Punjab Kings Indian Premier League (“IPL”) match. Entries received after the end date of each Quiz, which shall be disclosed on each Quiz, will not be considered.
7. The winner will be selected randomly from all who have correctly guessed the outcome. The decision of the Kshema General Insurance shall be fair, final, and binding on the participant.
8. Winner will be notified via DM (Direct Message) after the winner announcement. The winner needs to respond within 24 hours to be eligible to collect the ticket.
9. A ticket will not be delivered directly to the winner’s address. They have to collect it in-person in the stadium at the match location.
10. In the event the immediate upcoming match is cancelled for any reason after the Quiz, such Quiz stands cancelled, and the Prize will not be awarded. Kshema General Insurance is not responsible for notification of such cancellation.
11. Kshema General Insurance is not responsible if the match is cancelled after the announcement of the winner and delivery of a ticket. Such a ticket shall be valid for the given match only and cannot be carried forward to the subsequent match or rescheduled match

12. By participating, winners agree to the use of their name, likeness, and experience for promotional purposes without additional compensation.
13. Kshema General Insurance is not responsible for any loss, damage, or injury resulting from participation in the contest or from acceptance or use of the ticket.
14. Personal information collected from participants will be used solely for the purpose of the contest and promotional purposes of Kshema General Insurance. Such personal information will not be shared with third parties without consent.
15. Kshema General Insurance reserves the right to modify or cancel the contest at any time without prior notice.
16. Kshema General Insurance is not responsible if the match is cancelled after the announcement of the winner and delivery of a ticket. Such a ticket shall be valid for the given match only and cannot be carried forward to the subsequent match or rescheduled match.
17. Any grievance with regards to the contest shall be raised at [marketing@kshema.co or 1800 572 3013].
18. Any dispute, controversy, issue, difference, or claim arising out of or in connection with this contest, including any question regarding its existence and validity, shall be finally and exclusively resolved by the courts of Hyderabad.

- Punjab squad details to help with your guess: Punjab Kings | PBKS 2025 Squad & Overview | IPLT20