

Terms & Conditions for #MyLifeChangingMoment

Eligibility

The contest is open to residents of India who have a valid Instagram, Facebook or X (formerly Twitter) account.

Employees of HDFC Life and their immediate family members, agents, and individuals professionally connected with the promotion are not eligible to participate.

The promoter reserves the right to refuse or disqualify any entry that is found to be in breach of these Terms & Conditions.

How to Participate

To participate, entrants must follow HDFC Life on the platform through which they are entering the contest.

Participants are invited to share a story about **your smartest Plan B story in the comments below to win exciting prizes.**

All entries must:

- Follow HDFC Life on the platform through which they are participating.
- Share their **#LiftYourProtection** story in the comments.
- Tag HDFC Life in their entry.
- Use the hashtag **#LiftYourProtection**

Entries that do not include the hashtag **#LiftYourProtection** and/or tag HDFC Life, wherever applicable, will be considered incomplete and will not be eligible for the contest.

Participants entering via Facebook, X or Instagram must ensure that their entries are submitted during the contest period and comply with all applicable platform guidelines.

Contest Terms

HDFC Life will provide vouchers to the selected winner(s), which shall be utilised as per the validity and terms mentioned on the respective voucher.

The gift/prize is non-transferable, non-negotiable and cannot be exchanged for cash.

If a winner cannot be reached via the email address and/or contact number provided, does not respond or acknowledge the communication within 10 working days from the Promotion Administrator's first attempt to contact them, is found to be ineligible, or otherwise fails to comply with these Terms & Conditions, an alternate winner may be selected.

No disputes or correspondence of any kind will be entertained with respect to the selection of the winner(s).

This contest is brought to you by HDFC Life.

Winner(s) will be determined through a selection process from all eligible and complete entries received during the contest period.

HDFC Life is not responsible for any differences, variance, deficiency, delay or failure in the services provided by the voucher/prize provider and shall have no obligation to respond to complaints relating to such services.

There is no cash alternative to the prize, and the prize is non-transferable.

The vouchers are delivered straight from Amazon to the winners and are unopened to the best of our knowledge. We cannot share vouchers a second time unless sufficient evidence of them not working isn't provided.

HDFC Life reserves the right to use the winner's name, entry/story and likeness for publicity and promotional purposes without any additional payment or compensation.

HDFC Life shall not be liable for any claims, damages or liability of any kind, including personal injury, death, property damage, or any direct, consequential, incidental or other damages that the winner or any other person may suffer as a result of participation in the contest or the acceptance, use or misuse of the prize.

HDFC Life is not responsible for any delay or failure in conducting the contest or distributing the prize due to circumstances beyond its reasonable control.

Additional conditions may apply. The Terms & Conditions mentioned on the winner's coupon/voucher shall also apply.

Results of the winner(s) will be announced within 15 working days after the stipulated closing date of the contest.

Entrants are responsible for ensuring that their social media profiles are updated and that the information provided to HDFC Life is accurate and complete.

HDFC Life reserves the right to select the winner(s) at its sole discretion.

The winner will have 14 working days to accept the prize and provide any identification or other documents requested by the promotion administrator.

HDFC Life reserves the right to amend, modify, suspend or withdraw the contest and/or these Terms & Conditions at any time without prior notice.

The promoter reserves the right, at its sole discretion, to reject, remove or disqualify any entry that it considers to be fraudulent, abusive, offensive, inappropriate, unauthorised, defamatory, containing foul language or spam-related.

This promotion is in no way sponsored, endorsed, administered by, or associated with Facebook, Instagram, or X. Participants are providing their information to HDFC Life and not to Facebook, Instagram or X. Any information provided will be used for the purposes of administering the contest and in accordance with applicable privacy requirements.

Contest Dates

26th October 2026 - 26th November 2026