

Terms and Conditions

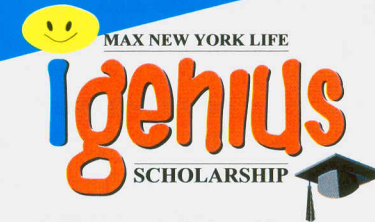
1. The scholarship programme (hereinafter 'programme') is open for all students from classes 3 to 8 of government recognised schools including private, public or national open schools all over India. The programme duration is from 8th February 2010 till 14th November 2010. The participant must be an Indian national.
2. Children of MNYL employees or Directors or individual agents or employees of Derek O' Brien and Associates or employees of Euro RSCG India Private Limited will not be eligible for the programme. No participation or other fee is required to be paid for participating in the programme.
3. There are two levels i) I-genius Junior: classes 3-5 ii) I-Genius Senior: classes 6-8. The level to which the participant will belong will be determined by the class he/she will attend on 1st April, 2010 or thereafter as per their 2010-2011 school session.
4. The participant/guardian agrees to provide MNYL current, complete and accurate information, which information whether personal or otherwise including the mobile or other phone numbers mentioned on the registration form may be used by MNYL for its promotional activities and/or for solicitation of insurance including sending the participant or his/her guardian electronic messages without any further reference, payment or other compensation to the participant or to his/her guardian.
5. An incomplete entry form or on-line registration by a participant/guardian or the registration form (whether online or not) in which the information provided is not factually correct, is liable to be rejected by MNYL in its sole and absolute discretion. MNYL is not liable to respond to any feedback, suggestion and/or queries of the participants except queries with respect to frequently asked questions, general process of the programme, registration forms received, results of the participants, etc. The registration form will be deemed incomplete if any of the following mandatory fields are not completed i.e. Child's name, Child's DOB, Child's class as on April 1, 2010, Father's name, Father's mobile number, City.
6. Students can participate through either of the following media: online, short messaging service ('sms'), the cost of the sms will be Rs. 3/sms and will be borne by the participant/guardian, wireless application protocol ('wap'), print media, MNYL representatives including distribution channels, affinity tie-ups, pre-designated school contact programme, (list of designated schools as decided by MNYL). A participant who participates in the programme through multiple entries, will have his/her first completed entry considered for the programme.
7. The school contact programme is only being conducted in 24 cities as mentioned below. The offline test will be administered only for the students who register themselves through the school contact programme conducted by Derek O' Brien and Associates. The cities in which school contact programme will be conducted are as follows: Amritsar, Bhubhaneswar, Chandigarh, Dehradun, Pune, Indore, Agra, Lucknow, Ludhiana, Nagpur, Nasik, Baroda, Surat, Ahmedabad, Udaipur, Ranchi, Cochin, Vizag, Jaipur, Coimbatore, Vijaywada, Jalandhar, Mysore and Bhopal. In addition, only online tests will be conducted for rest of the enrolments/registrations across India. Centres may be changed with a prior notice.
8. Online test: The registration for the online test is from February 8, 2010 to March 31, 2010. The Stage 1 of the online test shall take place between April 1, 2010 to July 31, 2010. Those qualifying for Stage 2, will have to appear for another online test between August 1, 2010 and September 30, 2010. The dates as mentioned are only tentative and may be changed subject to a notice of the same, which will be published on www.igenius.org. The online test can be undertaken through www.igenius.org. Those qualifying for Stage 3, will have to appear in person for an interview with a select panel via web link at one of the below mentioned cities i.e., Amritsar, Bhubhaneswar, Chandigarh, Dehradun, Pune, Indore, Agra, Lucknow, Ludhiana, Nagpur, Nasik, Baroda, Surat, Ahmedabad, Udaipur, Ranchi, Cochin, Vizag, Jaipur, Coimbatore, Vijaywada, Jalandhar, Mysore, Bhopal, Delhi-NCR, Mumbai, Kolkata, Chennai, Hyderabad and Bangalore at their own expense. Online participants have to choose a city nearest to the above mentioned cities as a home city and may have to travel to that city if they qualify for the 3rd stage. If they are unable to do so then they would be disqualified from the programme, the next participant will get the chance to appear for the said interview. The details of the weblink and the schedule for the interviews shall be informed to the participants. Those qualifying for Stage 4, will have to take part in the final round in Delhi on November 14, 2010. The costs of travel, boarding and lodging for stage 4 will be borne by MNYL.
9. Offline/Written test: The Stage 1 of the offline/written test shall take place between April 1, 2010 to July 31, 2010, at the designated schools only and students of those schools can participate. Those qualifying for Stage 2, will have to appear for another written test between August 1, 2010 and September 30, 2010. The dates as mentioned are only tentative and may be changed subject to a notice of the same, which will be published on www.igenius.org. The online test can be undertaken through www.igenius.org. Those qualifying for Stage 3 will have to appear in person for an interview with a select panel via web link at one of the below mentioned cities i.e., Amritsar, Bhubhaneswar, Chandigarh, Dehradun, Pune, Indore, Agra, Lucknow, Ludhiana, Nagpur, Nasik, Baroda, Surat, Ahmedabad, Udaipur, Ranchi, Cochin, Vizag, Jaipur, Coimbatore, Vijaywada, Jalandhar, Mysore, Bhopal, Delhi-NCR, Mumbai, Kolkata, Chennai, Hyderabad and Bangalore at their own expense. The details of the weblink and the schedule for the interviews shall be informed to the participants. If a participant is unable to appear for an interview then the participant would be disqualified from the programme and the next participant will get the chance to appear for the said interview. Those qualifying for Stage 4, will have to take part in the final round in Delhi on November 14, 2010. The costs of travel, boarding and lodging for stage 4 will be borne by MNYL.
10. The following scholarships shall be given to the successful participants: Top Scholarship (1 for each level): Rs. 20 Lakhs; 2nd Scholarship (25 for each level): Rs. 1,00,000/- and 3rd Scholarship (120 for each level): Rs. 10,000/-; Consolation scholarships (1500 for each category): Rs.3,000/-.
11. The participants will be evaluated and the participants who will be considered as all rounders will be eligible for the scholarships as above. The evaluation will be conducted by Derek O' Brien & Associates on behalf of MNYL.
12. The decision of MNYL based on the evaluation by Derek O' Brien & Associates, on the selected participants shall be final, binding and non-contestable.
13. Under no circumstances can MNYL be held responsible for psychological satisfaction of the participants, weather conditions, nor for cancellation of reservation or alteration or amendment once the programme has commenced on the basis of weather conditions.
14. Participation in the programme shall be construed as an acceptance of these terms and conditions by the participant as well as his/her guardian. Any breach or default by a participant or of his/her guardian of any of these terms and conditions shall result in immediate disqualification without notice.
15. MNYL may at any time, modify these terms and conditions with or without notice and without assigning any reason and participant's continued participation in the programme will be considered as his/her and his/her guardian's deemed acceptance of the modified terms and conditions.
16. MNYL reserves the right to make changes to the programme. If necessary, changes may be made to its content, method and organisation before or during the running of such programme.
17. Save as otherwise provided herein, MNYL or its officials, directors, partners, employees, consultants and agents are under no obligation to render any advice or service to any participant in respect of the programme.
18. MNYL reserves the right to disqualify any participant for tampering with the entry process, providing misleading documentation; acting in violation of these terms and conditions; acting in a disruptive manner; or acting with the intent to annoy, abuse, threaten or harass any other person. MNYL reserves the right to seek damages from any such participant to the fullest extent permitted by law.
19. Scholarships and other consolation scholarships, if any, shall be non-transferable nor exchangeable. No other person or agent can claim the scholarships on behalf of the participants unless specifically permitted by MNYL.
20. MNYL will not bear any responsibility for transporting/sending any of the scholarships/awards to the successful participants.
21. The scholarships and/or consolation scholarships shall be subject to tax deduction at source, which will be borne by the participants. All other taxes and levies, costs including, insurance and incidental costs, that may be levied or incurred on the scholarships shall be fully borne by the successful participants. If the participants are not willing to bear the above stated taxes, next alternative participant who agrees to bear such taxes will be chosen.
22. Apart from the scholarships, the successful participants or their legal heirs will have no other rights or claims against MNYL.
23. Subject to any applicable laws (a) All warranties, whether express or implied, are hereby expressly disclaimed by MNYL including, but not limited to, meeting of the participant's requirements or aspirations, timeliness, security, delivery, quality, quantity, merchantability, fitness for use or non infringement in respect of any scholarships/scholarships acquired under the programme or any transactions effected through the programme; (b) The participant expressly agrees that his/her participation in the programme is at the participant's sole risk and is governed by the terms and conditions herein; and (c) No advice or information whether by representations; oral, written or pictorial derived from the website or through the programme shall be construed to mean the giving of any warranty of any kind by MNYL.
24. MNYL also reserves the right to withdraw or discontinue with the programme at any stage due to Force Majeure conditions or otherwise and MNYL shall bear no responsibility for cancellation or postponement of the said programme.
25. Participation in program is not linked to purchase of any product or service from Max New York Life Insurance Company Limited.



Max New York Life Insurance Company Limited is a joint venture of MAX India Limited and New York Life International LLC. Max New York Life Insurance Company Limited, 11th floor, DLF Square Building, Jacaranda Marg, DLF Phase II, Gurgaon (Haryana) – 122002. Insurance is the subject matter of solicitation. Max New York Life Insurance Company Limited has been selected as a Superbrand for the years 2009-2010 by Superbrands India Private Limited. MNYL/Ads/Euro/igenius/05



MAX NEW YORK LIFE PRESENTS India's first multi-faceted scholarship programme



Programme designed by
Quiz Master Derek O'Brien



Entry Free

*Last Date Submission
Form - 26.03.2010
in the school.*

*Form also available
in the school.*

visit - www.igenius.org

HOW TO
ENROLL FOR THE
SCHOLARSHIP
PROGRAMME.





In today's world, being a genius is much more than getting an A+. For a complete personality development, extra-curricular skills are as important as academics. That's why, Max New York Life's igenius scholarship encourages your little one to be an all-rounder. The aim of this scholarship is to help the children realise their intrinsic potential.

What is the igenius scholarship?

Max New York Life igenius is a novel scholarship programme to reward multi-faceted and talented children who excel not just in academics but also in extra-curricular activities. The programme has been specially designed by renowned quiz expert - Derek O'Brien.

Who can participate?

The scholarship is open to students from class 3 to class 8 of govt. recognised private or public schools. The participants will be segmented into two categories - Juniors (classes 3-5) and Seniors (classes 6-8). The class a participant belongs to on April 1, 2010, will determine which category he/she can register under.

Scholarship amount to be won.

Grand First Prize: Rs. 20 Lakhs each for the two categories

2nd Prize: 25 prizes of Rs. 1 Lakh for each of the two categories

3rd Prize: 120 prizes of Rs. 10,000/- for each of the two categories

Consolation Prizes: 1500 prizes of Rs. 3000/- for each of the two categories

Multiple stages of evaluation.

Stage 1

Registration through website / newspaper ad / SMS/WAP
Forms available at Max New York Life offices /
with representatives.
Registrations close on Mar 31, 2010

Once registered, you will be sent a username and
password to appear for an online test.

Stage 2

Shortlisted candidates from stage 1 will move on to
second level and will appear
for another test.

Stage 3

The shortlisted participants from 2nd stage will
qualify for stage 3 testing, which will be an
evaluation by our panel of experts.

Shortlisted candidates from the 3rd stage will
qualify for the final round to be held in New Delhi.

**Hurry! Registrations close
on March 31, 2010.**

**For more details, please
refer to the terms and
conditions given in the
leaflet or log on to
www.igenius.org**

Details about schedule of each subsequent test and methodology will be communicated during the course of the programme. In select cities, stage one registrations will happen via school contact programmes. For more details, refer to the terms and conditions given on the next page.



MAX NEW YORK LIFE PRESENTS India's first multi-faceted scholarship programme



MAX NEW YORK LIFE

Igenius

SCHOLARSHIP



REGISTRATION FORM

Child's Name

Child's Date of Birth (dd/mm/yyyy)

Class as on April 1, 2010 (Tick One)

 3 4 5

 6 7 8

Name of School

- Category A

- Category B

Father's Name

Home Address

Pin Code

Father's E-mail ID

Father's Mobile

City

For official use only

Source

Sub channel / Off Code

JKL INSURANCE BROKERS (P) LTD.

Agent / Emp Code

Code-363775

Instructions to fill up the Registration Form:

- Use capital letters while filling up the form.
- Do not attach any documents with the registration form.

Completely filled up forms must be mailed to:
P.O. BOX No. 65, EURO RSCG ADVERTISING PVT. LTD., DLF CYBER CITY,
PHASE - III, POST OFFICE, GURGAON - 122002 (HARYANA)

