

Coats Photo Competition Rules

1. The competition is open to all members of the Coats Pension Plan.
2. The copyright of the entire image must be held by the entrant or the entrant must have written authority of the copyright owner to submit the photograph for the competition. It is the responsibility of the entrant to seek all permissions required for the image to win under the entrant's name, and for the display and publication of the entry. We reserve the right to request evidence of such authorities or consents.
3. Entries can be supplied in digital format or as original photographs. Only one image per person please.
4. Original photographs must be of reasonable quality to ensure that they are fit for publication.
5. Digital entries can be submitted via email to pensions.photos@googlemail.com. Files should be no bigger than 10MB. Jpeg format preferred.
6. Original photographs, or digital images on CD, should be posted to the following address:

Photo Competition
Coats Pension Plan
Pacific House
70 Wellington Street
Glasgow G2 6UB

Envelopes should be clearly marked "Coats Photo Competition".
7. If you would like your posted entry to be returned, you **MUST** enclose a stamped, self-addressed envelope. Please note that we **cannot** guarantee their return as we are at the mercy of the postal delivery service.
8. All entries must be accompanied by a **short** (no more than 50 words) description of the people, and places, depicted in the photo.
9. Coats Pensions Office does not accept any liability for lost, delayed or incomplete entries. Postal entries will not be returned.
10. A panel of judges appointed by Coats Pensions Office will choose the winner. The panel's decision on all matters relating to the competition is final, and no correspondence will be entered into concerning the competition's judging and organisation.

The judges reserve the right to:
 - a) declare void any entry
 - b) declare the whole competition void should no entries meet the required standard
11. The winner will be notified in August 2008. The prize will be dispatched in August 2008, and the photograph will be published in Pensions News 21, due to be published and distributed in Autumn 2008.
12. All images are submitted at the entrant's risk and Coats Pensions Office regrets that it cannot accept any liability for any loss of, or damage occurring to any image entered in the competition (how ever caused).
13. The closing date for all entries is 18 July 2008.