

Competition Terms & Conditions

Win a \$200.00 Woolworth's Gift Card

Go In The Draw To Win One Of Ten \$200.00 Woolworth's Gift Cards

Terms and Conditions

insurance.com.au is running a promotion (**Promotion**) in which eligible AAPI members (**Eligible Customer**) will go in the draw to win one (1) of ten (10) Woolworths gift cards valued at \$200.00 (**Gift Card**) when those customers purchase or renew an eligible Healthcare Professionals Civil Liability Insurance policy (**Eligible Policy**) through insurance.com.au.

The Promotion is limited to one gift card per Eligible Customer who purchases or renews an Eligible Policy from insurance.com.au during the Promotion Period. The terms and conditions of the Promotion are outlined below:

The Promotion excludes:

- Business insurance policies.
- Pet insurance policies.
- Travel insurance policies.
- Health insurance policies.
- Complimentary student policies.

The **Promoter** is insurance.com.au Pty Ltd, ABN 27 163 909 073, who is an authorised representative (number 443422) of Insurance House Pty Ltd ABN 33 006 500 072 AFSL 240954.

Level 3, 100 Wellington Parade, East Melbourne, 3002, VIC, Telephone 1300 468 730.

Insurance policies forming part of this Promotion are issued by Professional Risk Underwriting Pty Ltd ABN 80 103 953 073 AFSL 308076 trading as PRORISK.

The gift card is issued by Woolworths Pty Limited 88 000 014 675 (Woolworths). The use and acceptance of the gift card is subject to the terms and conditions of the relevant gift card. This may include an expiry date. The Promoter does not accept any responsibility to replace, reinstate or provide any compensation as a result of the customer's failure to meet the gift card terms and conditions.

Neither PRORISK, Woolworths nor AAPI are the promoters of this Promotion, and any queries should be directed to insurance.com.au.

This Promotion is not exchangeable for cash.

The Promotion period starts at 12:00am (AEST), 01/05/2024 and ends at 11:59pm (AEST), 30/06/2024 (**Promotion Period**).

The winner will be drawn on Thursday the 3rd of July 2024.

If insurance.com.au or AAPI is unable to contact the winner with the details provided, and the participant does not get in contact with insurance.com.au by midnight (11.59pm) 15th of July 2024, the prize will be forfeited, and a new winner will be drawn. The prize must be claimed by midnight (11.59pm) on the 29th of July 2024 by email. Failure to contact insurance.com.au will result in the prize being forfeited, and the promoter may choose a new winner for the prize. Subject to approval or directions of relative authority.

Eligibility

To be eligible to receive a Woolworths Gift Card, during the Promotion Period you must:

- Be a member of AAPI.
- Purchase or renew a Healthcare Professionals Civil Liability insurance policy via insurance.com.au.
- Be a resident of Australia.
- Be 18 years of age or older.
- The application for insurance must be for a minimum of a 12-month period.
- The application for insurance under an Eligible Policy is accepted by insurance.com.au.
- The Eligible Policy is issued by PRORISK Underwriting and confirmation of cover and policy number is sent to the insured; and
- The customer and beneficiary of the giftcard is a named insured on the eligible policy issued by PRORISK; and
- The premium, taxes, duties and fees payable for the Eligible Policy are either paid in full or, where accepted, premium funding contract has been agreed and all payments have been adhered to during the first 6 weeks from the date the relevant insurance cover takes effect (Six Week Period) have been paid in full; and
- All payments due are receipted by insurance.com.au and not dishonoured or retracted by the customer and or their financial institution; and
- The eligible policy remains active for a period of at least 6 weeks from the date the relevant insurance cover takes effect (Six Week Period); and
- The eligible policy is not cancelled for a period of at least 6 weeks following the date the relevant insurance cover takes effect (Six Week Period).

(Eligibility Criteria)

If you satisfy the Eligibility Criteria you will go in the draw to win one (1) of ten (10) Woolworths Gift Cards.

One (1) Gift Card is of the value of \$200.00.

Each Gift Card will be issued electronically to the email address provided on the insurance policy to the Promotion winners within 40 days of the expiry of the 6 Week Period.

Any queries on this Promotion must be directed to insurance.com.au.

The Promotion is promoting the Eligible Policies issued by PRORISK as distributed by insurance.com.au. This Promotion is in no way sponsored, endorsed or administered by Woolworths or any media platform used to share any information connected to this Promotion.

By applying for insurance coverage under an Eligible Policy you agree to completely release each of these other organisations from any claims arising out of this Promotion.

The Promotion is based on common sense and fairness. To elaborate on the details the following applies:

- a) who is eligible for a Gift Card is determined solely by insurance.com.au; who is eligible for insurance coverage under an Eligible Policy is determined solely by the insurer (PRORISK);
- b) the Gift Card is a pre-paid e-gift card that cannot be exchanged and no compensation is given as an alternative to the e-gift card;
- c) this Promotion does not have a cash component and the e-gift card cannot be redeemed for cash;
- d) the Promoter will not be liable for any loss or damage whatsoever suffered (including but not limited to indirect or consequential loss) or for any personal injury suffered or sustained in connection with redeeming the Gift Card, except for any liability which cannot be excluded by law.

This promotional offer cannot be used in conjunction with any other insurance offers available through insurance.com.au. This promotion excludes complimentary student policies.

Privacy matters to us and we collect information in accordance with our privacy policy. We will collect your personal information during this Promotion in order to conduct the Promotion and provide the Gift Card.

It is a condition of our Promotion that this information is provided. By entering the Promotion, you agree that we may use this information in any media for future promotional, marketing or publicity purposes without any further reference, payment or other compensation to you.

insurance.com.au ABN 27 163 909 073, who is an authorised representative (number 443422) of Insurance House Pty Ltd ABN 33 006 500 072 AFSL 240954, acts under its own AFS appointment and under an agreement with the issuer Professional Risk Underwriting Pty Ltd ABN 80 103 953 073 AFSL 308076 trading as PRORISK.

Any advice provided is general advice only and does not take into account your individual objectives, financial situation or needs ("your personal circumstances").

Before using this advice to decide whether to purchase a product, you should consider your personal circumstances and the relevant the Product Disclosure Statement available from insurance.com.au.