

Win 1 of 10 \$100 Woolworths E-Gift Cards with insurance.com.au

Terms and conditions

1. The insurance.com.au "**\$100 Woolworths E-Gift Card Giveaway**" (**Promotion**) is promoted by insurance.com.au (**Promoter**) 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 2, 696 Bourke St, Melbourne, VIC, 3000. Telephone: 1300 468 730.
2. Information on how to enter and details of the prizes form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions. If there is any conflict between these Terms and Conditions and any other published material, these Terms and Conditions prevail.
3. The Promotion commences 12:00AM (AET) on the 1st of October 2025 and will continue until 11:59PM (AET) on the 30th of November 2025
4. To be eligible to win a \$100 Woolworths Prezzy e-gift card, during the Promotion Period you must satisfy the following Eligibility Criteria:
 - Be a resident of Australia.
 - Be 18 years or older.
 - Be an association member of the Chinese Medicine and Acupuncture Association of Australia (CMSA).
 - Purchase or renew a Healthcare Professionals Civil Liability policy with insurance.com.au during the Promotion Period.
 - Have the policy approved by the insurer (where applicable).
 - Retain the policy for at least 30 days following the commencement or renewal of the policy (Cooling off Period).
 - The policy for insurance must be for a minimum of a 12-month period.
 - Provide a valid email address to be applied to their policy.
 - The premium, taxes, duties and fees payable for the 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.
5. Entry is not open to the Promoter's employees or their immediate family members, nor to Authorised Representatives of the Promoter.
6. The Promoter reserves the right, at any time, to verify the validity of entries and entrants, and to disqualify any entry or entrant not meeting the entry requirements.
7. Eligible customers (Entrants) will go in the draw to win a maximum of one (1) \$100 Woolworths Prezzy e-gift card (**Prize**). Each Entrant may win only one (1) e-gift card.
8. Ten (10) **Prize Winners** will be randomly drawn from the pool of Entrants at 11am on the 19th January 2026 at the office of the Promoter (**Prize Draw**).
9. The total value of the prize pool is up to \$1000.
10. Each Prize: \$100 Woolworths Prezzy e-gift card.
 - a) will be provided with instructions on redemption and use.
 - b) must be used in accordance with the terms and conditions of its issuance.
 - c) expires on the expiration date provided in the email, and after the expiration date is no longer valid which means that all transactions will be declined, and any remaining balance forfeited.
 - d) Any ancillary costs associated with using a Prize are expressly excluded. Prizes are not redeemable as cash and any unused balance will not be awarded as cash, unless otherwise specified.

11. The Promoter reserves the right to substitute Prizes with other prizes of the same value.
12. The Prize Winners will be notified within 1 business day of the Prize Draw via email to the email address recorded on their policy records.
13. Prize Draws are final. If there is a dispute as to the identity of an Entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the Entrant. No correspondence will be entered into by the Promoter.
14. If the Promoter is unable to successfully contact a Prize Winner within 1 month of the respective Prize Draw date, that Prize will be forfeited by that Prize Winner.
15. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a Prize Winner (including photograph, file and/or recording of same) in any media for an unlimited period without remuneration for the purpose of promoting the Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
16. As a condition of accepting a Prize, Prize Winners must sign any legal documentation as and, in the form, required by the Promoter and/or Prize suppliers in their absolute discretion, including but not limited to a legal release and indemnity form.
17. This Promotion is not available in conjunction with any other promotion, unless specifically allowed by the Promoter in writing, and the Promoter reserves the right at any time to disqualify any person from receiving a Prize in the event of any of the following:
 - a) suspected fraudulent activity; or
 - b) breach of these Terms and Conditions; or
 - c) any act by an Entrant or policy holder that is not in good faith; or
 - d) any false or misleading conduct of any kind.

The Promoter's decision is final, and no correspondence will be entered into.

18. The Promoter reserves the right in its sole discretion or subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion at any time without notice.
19. The Promoter, (including its officers, employees and agents) will not be liable for any loss or damage whatsoever (including but not limited to direct or consequential loss) for any theft, unauthorised access, third party interference, any technical difficulties or equipment malfunction, or personal injury (including loss of opportunity) suffered or sustained, in connection with the Promotion, the receipt, acceptance or use of a Prize (whether negligent or not) of the Promoters or officers, employees or agents, except for any liability that cannot be excluded by law.
20. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia (Non-Excludable Guarantees).
21. Except for liability that cannot by law be excluded, including Non-Excludable Guarantees, the Promoter (including their officers, employees and agents) are not responsible for and exclude all liability (including negligence), for any personal injury, or any loss of damage (including loss of opportunity), whether direct or indirect, special or consequential, arising in any way out of the Promotion, including:
 - a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control);
 - b) any theft, unauthorised access or third party interference;
 - c) any Entry or Prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter;
 - d) any variation in Prize value to that stated in these Terms and Conditions;
 - e) any tax liability incurred by a Prize Winner or an Entrant; or
 - f) taking and/or use of a Prize.

22. The Promoter collects personal information in order to conduct the Promotion and may, for this purpose, disclose such information to third parties, including but not limited to agents, contractors, service providers and Prize suppliers. Entry is conditional on providing this information. The Promoter may, for an indefinite period, unless otherwise advised, use the information for promotional, marketing, publicity, research and profiling purposes, including sending electronic message or telephoning the Entrants. Entrants should direct any request to access, opt-out, update or correct information to the Promoter. All Entries become the property of the Promoter.