

Purchase a Healthcare Professionals Civil Liability policy with insurance.com.au and receive:

- **15 months of insurance at the price of 12 if you purchase between April 1st and April 30th 2026 or,**
- **14 months of insurance at the price of 12 if you purchase between May 1st and May 31st 2026 or,**
- **13 months of insurance at the price of 12 if you purchase between June 1st and June 30th 2026**

Terms and Conditions

Information on how to enter this **Promotion** forms part of the Terms and Conditions of entry.

Participation in this **Promotion** is deemed acceptance of the Terms and Conditions. To enter this **Promotion**, you must purchase a Healthcare Professionals Civil Liability policy with insurance.com.au and be a new** Healthcare Professionals Civil Liability policy holder with insurance.com.au. When asked 'Are you a member of any of the following associations?' in the quote journey, you must select 'PACFA' for this promotion to be automatically applied on purchase. No promotion code is required.

1. The **Promoter** of this competition is insurance.com.au. insurance.com.au Pty Ltd, ABN 27 163 909 073, is an authorised representative (number 443422) of insurance House Pty Ltd ABN 33 006 500 072 appointed under its AFSL 240954. Level 2, 969 Bourke Street Melbourne, 3000.
2. The collection of personal information provided as part of the Promotion will be handled in accordance with the Promotor's Privacy Policy. For a copy of the insurance.com.au Privacy Policy [click here](#).
3. All queries regarding this **Promotion** should be directed to insurance.com.au at support@insurance.com.au
4. When purchasing a new Healthcare Professionals Civil Liability policy for a 12-month period, you will receive;
 - Up to 3 months free at the end of the 12-month period, if you have purchased between April 1st and April 30th 2026 or,
 - Up to 2 months free at the end of the 12-month period, if you have purchased between May 1st and May 31st 2026 or,
 - Up to 1 month free at the end of the 12-month period, if you have purchased between June 1st and June 30th 2026.All policies will expire July 1st 2027 at 4pm.

5. To be eligible for this **Promotion**, you must during the **Promotion Period**:
 - a. Be a resident of Australia.
 - b. Be 18 years or older.
 - c. **Be a new Healthcare Professionals Civil Liability policy holder with insurance.com.au. This is any individual who has never held a policy with insurance.com.au or whose previous policy lapsed more than 12 months ago.
 - d. Not be renewing your current Healthcare Professionals Civil Liability policy with insurance.com.au.
 - e. Be an association member of Psychotherapy and Counselling Federation of Australia (PACFA).

6. The **Promotion Period** starts at 12.00 am (AEDT) on the 01/04/2026, and will conclude at midnight, 11.59 pm on the 30/06/2026 (AEST) (Promotion Period).
7. The **Promotion** is in no way sponsored, endorsed or administered by Professional Risk Underwriting Pty Ltd or any media platform used to share information connected to this **Promotion**.
8. This **Promotion** cannot be used in conjunction with any other offers available via insurance.com.au.
9. This **Promotion** cannot be used on any product outside of Healthcare Professionals Civil Liability via insurance.com.au.
10. This **Promotion** is not transferrable for cash.
11. This **Promotion** is for insurance coverage only and doesn't apply to other benefits or services.

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

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