1. By entering this Promotion, Entrants agree to abide by these Conditions of Entry.

2. The Promoter is Insurance Australia Limited ABN 11 000 016 722 (IAL) trading as CGU Insurance of 388 George Street, Sydney, New South Wales, 2000. Telephone (02) 92929437.

3. The Promotion commences at 7am AEST on Monday 7 May 2018 and closes at 7pm AEST on Sunday 3 June 2018 **(Promotion Period)**.

4. An Entrant is any Australian resident aged 18 years of age and over. Employees and directors of the Promoter, Participating Partners and its related companies, their immediate families, and retailers, suppliers and agencies associated with the Promotion are ineligible to be Entrants.

5. Entrants (being the first named insured on a policy) will be automatically entered into the Promotion when they successfully purchase a new Qualifying Policy from a **Participating Partner** over the phone, in person at a Participating Partner's branch or via a Participating Partner's website **(Entry)**. Whether an insurance policy is issued and on what terms, is subject to normal underwriting criteria and practices.

   Entries are deemed to be received at the time of receipt into the Promoter's database. The Promoter is not responsible for any delay in, or failure of, transmission which causes an Entry not to be received within the Promotion Period. Incomplete, indecipherable or illegible Entries will be deemed invalid.

   Should an Entrant not wish to be automatically entered into the Promotion, they should contact the Promoter by telephone on (02) 92929437.

6. There will be twenty (20) Participating Partners in the Promotion.

   A. Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178 AFSL/ACN 237879

   B. Australian Military Bank Ltd ABN 48 087 649 741

   C. Police Financial Services Limited ABN 33 087 651 661 trading as BankVic

   D. Central West Credit Union Limited ABN 67 087 649 885 (CWCU)

   E. Community First Credit Union Limited including Northern Beaches Credit Union (a division of Community First Credit Union Limited) ABN 80 087 649 938

   F. Coastline Credit Union Limited ABN 88 087 649 910

   G. Defence Bank Limited ABN 57 087 651 385

   H. Horizon Credit Union Limited ABN 66 087 650 173

   I. Maitland Mutual Building Society Limited ABN 94 087 651 983 (The Mutual)

   J. Railways Credit Union Limited trading as MOVE ABN 91 087 651 090

   K. MyState Bank Limited ABN 89 067 729 195 (MyState)

   L. Queensland Country Credit Union Limited ABN 77 087 651 027

   M. Community Mutual Ltd ABN 21 087 650 360 trading as Regional Australia Bank

   N. Service One Mutual Limited ACN 095 848 598 (Service One) - an agent of Bendigo and Adelaide Bank Limited ACN 068 049 178

   O. Summerland Financial Services Limited ABN 23 087 650 806 trading as Summerland Credit Union

   P. Sydney Credit Union Ltd ABN 93 087 650 726

   Q. The Capricornian Ltd ABN 54 087 650 940

   R. The Rock – A division of MyState Bank Limited ABN 89 067 729 195 (MyState)

   S. VRI Financial Services Proprietary Limited ABN 30 126 288 631 (VRI)

   T. Warwick Credit Union ABN 98 087 651 116

7. A **Qualifying Policy** is:

   A. Comprehensive Car Insurance;

   B. Third Party Fire and Theft Car Insurance;

   C. Third Party Property Damage Car Insurance;

D. Accidental Damage Buildings Insurance;

E. Accidental Damage Contents Insurance;

F. Accidental Damage Combined Buildings and Contents Insurance;

G. Listed Events Buildings Insurance;

H. Listed Events Contents Insurance;

I. Listed Events Combined Buildings and Contents Insurance;

J. Fundamentals Buildings Insurance;

K. Fundamentals Contents Insurance;

L. Fundamentals Combined Buildings and Contents Insurance;

M. Landlords Residential Property Insurance; or,

N. Travel Insurance.

To be eligible for an Entry into the Promotion, the Qualifying Policy must be either paid immediately in full or, if a Qualifying Policy is 'pay-by-the-month', direct debit details must be provided.

8. Renewing policies are excluded from the Promotion.

9. The following products are also excluded from the Promotion:

   A. Comprehensive Motorcycle Insurance;

   B. Comprehensive Trailer Insurance;

   C. Comprehensive Horse Float Insurance;

   D. Third Party Fire and Theft Motorcycle Insurance;

   E. Third Party Property Damage Motorcycle Insurance; and,

   F. any other insurance product offered by the Participating Partner that is not a Qualifying Policy.

10. The **Prizes** are:

    A. **$20,000 Visa Debit Card (Major Prize Draw).** Use of the Visa Debit Card is subject to the Universal Gift Card Terms and Conditions. One (1) Winner will be drawn in accordance with clause 11.

    B. **$1,000 Visa Debit Card (Minor Prize Draw).** Use of the Visa Debit Card is subject to the Universal Gift Card Terms and Conditions. Twenty (20) Winners will be drawn in accordance with clause 11.

11. The **Prize Draws** will be conducted from 2.00pm AEST at MDSA, 15 Grosvenor Street, Neutral Bay, NSW 2089 on Tuesday 12 June 2018. For each Prize Draw, the table sets out the Prize on offer and how the Winner will be determined.

    The Promoter will hold separate Minor Prize Draws for each Participating Partner. Entrants who entered the Promotion via a Participating Partner will be eligible to be a Winner in that Participating Partner's Minor Prize Draw.

    The first valid Entry drawn in each Prize Draw will be the Winner. The Major Prize Draw is open to Entrants of all Participating Partners. The Winner of the Major Prize Draw is ineligible to be a Winner in a Minor Prize Draw.

Major Prize Draw – one (1) Prize Draw to be conducted, including all Participating Partners

Winner	Prize
1st valid Entry drawn	$20,000 Visa Debit Card

Maximum value of the Major Prize Draw is $20,000.

Minor Prize Draws – separate Prize Draws to be conducted for each of the twenty (20) Participating Partners

Winner	Prize
1st valid Entry drawn in each of the 20 Minor Prize Draws	1 x $1000 Visa Debit Card

Maximum value of each prize and each Minor Prize Draw is $1,000.

A maximum of twenty (20) Minor Prizes and one (1) Major Prize will be awarded. Maximum value of the total prize pool is $40,000.

12. For an Entry to be considered valid in any particular Prize Draw, the Entrant's Qualifying Policy must be current, i.e. not already cancelled or lapsed, at the time of that Prize Draw.

13. Winners will be notified by writing within two days of the applicable Prize Draw and will receive written confirmation within fourteen days with details of how to claim their Prize and the date by which they must claim their Prize (Prize Claim Date). Winners will have their names published in The Australian newspaper on Monday, 25 June 2018.

14. If a Prize is unclaimed by the Prize Claim Date and:

A. The Winner is a New South Wales resident, subject to any directions from a regulatory authority, the Promoter may conduct a further draw three months after the Prize Draw at the same time and location as the Prize Draw, in order to distribute any unclaimed Prize and they will be contacted by telephone and in writing within two business days of the draw and provided with how to claim their Prize. The Winner/s will also be announced in The Australian newspaper on Wednesday 19 September 2018; or,

B. The Winner is a Victorian, Australian Capital Territory, Queensland, Western Australian, Tasmanian, Northern Territory or South Australian resident, subject to any directions from a regulatory authority, the Promoter may conduct a further draw on Wednesday 12 September 2018 at the same time and location as the Prize Draw, in order to distribute any unclaimed Prize, and they will be contacted by telephone and in writing within two business days of the draw and provided with how to claim their Prize. The Winner/s will also be announced in The Australian newspaper on Wednesday 19 September 2018.

(Unclaimed Prize Draw).

15. All Prize values are in Australian dollars. Prizes will only be distributed in Australia, and all components of the Prizes are not transferable and cannot be exchanged for cash or otherwise.

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

17. The Promoter reserves the right, at any time, to verify the validity of Entries and Entrants and to disqualify any Entrant who submits an Entry that is not in accordance with these Conditions of Entry or who tampers with the Entry process, including the cancelling and repurchasing of the same policy.

18. The Promoter is not liable for any loss, damage or personal injury suffered or sustained as a result of, in connection with, or arising out of the Promotion or taking a Prize and Entrants release the Promoter from any such liability.

19. The Promoter is not liable for any additional costs associated with the taking of a Prize and any expense incurred beyond the specified Prize will be the responsibility of the Winner.

20. If for any reason this Promotion is not capable of running as planned, including but not limited to fraud or causes beyond the control of the Promoter or anything which corrupts or affects the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter reserves the right in their sole discretion to cancel, terminate, modify or suspend the Promotion, at any time, subject to any directions from a regulatory authority.

21. The Promoter will collect, use and disclose personal information provided by Entrants in accordance with its Privacy Policy available at http://www.cgu.com.au/insurance/privacy-security

22. Entrants agree and consent to the Promoter:

A. Using and disclosing the Entrant's personal information for the purposes of conducting the Promotion, redeeming the Prize and any other matter connected to or incidental to the Promotion;

B. Using the Entrant's personal information for the purposes of carrying out marketing, planning, product development or promotional campaigns, in any media including email and SMS, unless an Entrant otherwise withdraws their consent to the use of their information in this manner; and

C. Using the Entrant's name, likeness, image and/or voice (including photograph, film and/or recording) in any media for an unlimited period without remuneration for the purpose of promoting the Promotion and for any other purpose at the Promoter's sole discretion.

23. Authorised under NSW Permit Number LTPS/18/21404, ACT Permit Number TP18/00130, SA Licence Number T18/103.