

## Online Travel Insurance Promotion

### TERMS AND CONDITIONS

1. The promotional period ("Promotional Period") for this promotion ("Promotion") commences 12.01am AEST 12 June 2017 and ends Midnight AEST 14 July 2017.
2. Information about the prize and how to enter forms part of these terms and conditions. Taking part in this Promotion constitutes acceptance of these terms and conditions.
3. The promoter is AWP Australia Pty Ltd, trading as Allianz Global Assistance, ACN 097 227 177, 74 High Street, Toowong, Queensland 4066, phone: (07) 3305-7000 ("the Promoter") which issues and manages travel insurance as agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708. This Promotion is authorised under NSW permit number: LTPS-17-14771, SA permit number: 1235 .
4. Entry is only open to Australian residents who are 18 years or older, as at the date of entry. To be eligible, entrants must purchase a valid travel insurance policy either via the website [www.onlinetravelinsurance.com.au](http://www.onlinetravelinsurance.com.au) or via telephone. This policy must remain valid for 3 months post purchase and cancelled policies are excluded from the promotion during the Promotional Period. The winner will be identified using their name used to purchase the winning travel insurance policy drawn.
5. Any work (for example, a photo) submitted as part of an entry ("Work") becomes the property of the Promoter. As a condition of entry, each entrant irrevocably grants to the Promoter a non-exclusive perpetual worldwide licence to use and exploit all intellectual property rights in and to the Work and consents to the Promoter doing (or omitting to do) any acts in respect of the Work which may otherwise constitute an infringement of an entrant's moral rights. The Promoter may use all or part of an entrant's Work(s) for promotional, marketing or publicity purposes, whether in respect of the competition, the Promoter or otherwise. Each entrant warrants to the Promoter that the Work submitted is an original work of the entrant which does not infringe any rights of any third party.
6. The directors, officers, management and employees (and their immediate families) of the Promoter and its related bodies are ineligible to enter. Immediate family means any of the following: spouse or domestic partner, ex-spouse or ex-domestic partner, de-facto spouse or ex-de-facto spouse, child or step child (whether natural or by adoption), parent, step parent, grandparent, step grandparent, uncle, aunt, niece, nephew, brother, sister, step brother, step sister or first cousin.
7. The competition runs Monday to Sunday during the Promotional Period.
8. Every travel insurance policy is equivalent to one entry into the draw ("Eligible Entries"). Entries are only valid during the period in which the travel insurance policy is purchased and are not carried forward to the next draw. Eligible entrants will be automatically entered into the Promotion in their own name during the Promotional Period and the winner(s) will be awarded prize(s) in accordance with these terms and conditions.
9. There is 1 (One) prize ("Prize") in total to be won. Maximum of 1 (One) Prize to be won per customer.
10. The Prize consists of a \$500 Pre-Paid VISA card.
11. Prizes are non-transferable, non-refundable and non-redeemable for cash or other goods or services.

12. The winning Eligible Entry will be drawn randomly computerised electronic draw at Allianz Global Assistance, 74 High Street, TOOWONG QLD on 17 July 2017.
13. The winner will be notified by email by the Promoter and receive instructions on claiming their Prize, within two days of the Draw Date. The winner will be contacted directly via phone and/or email.
14. Except where a winner has requested that their name and address not be published, the name and address of the winner will be published within 30 days of the draw.
15. The Promoter reserves the right to request that the winner(s) provide proof of identity, proof of age, proof of residency and/or proof of entry validity in order to claim a Prize. Proof of identification, residency, age and entry considered suitable for verification is at the discretion of the Promoter. In the event that a winner cannot provide any proof requested by the Promoter or provides a proof which does not establish the winner's identity, age, residency or entry validity suitable to the Promoter, the winner will forfeit the prize in whole and no substitute will be offered.
16. If a Prize remains unclaimed by 10.00am AEST, 10 October 2017, the Promoter will conduct an unclaimed prize draw for any unclaimed individual Prize at Allianz Global Assistance, 74 High Street, TOOWONG QLD at Midday AEST, the day following the unclaimed prize draw dates above.
17. The winner for the redraw for the unclaimed Prize will be notified via phone or email or by other means such as newspaper or online publication.
18. The Promoter accepts no responsibility for any tax implications that may arise from the Prize winnings. Independent financial advice should be sought as tax implications may arise as a result of accepting the Prize.
19. The Prize remains the property of the Promoter until lawfully claimed by the winner to the satisfaction of the Promoter pursuant to these terms and conditions.
20. The Promoter's decision is final and no correspondence will be entered into.
21. If this Promotion is not capable of being conducted as reasonably anticipated or is interfered with in any way due to any reason beyond the Promoter's reasonable control, the Promoter reserves the right, subject to the requirements of any relevant permit authorities for this Promotion, to:
  - a. cancel, terminate modify or suspend the Promotion, where the Promoter deems appropriate; or
  - b. disqualify any entrant.
22. The Promoter reserves the right in its sole discretion to disqualify any individual who the Promoter has reason to believe has breached any of these terms and conditions, or engaged in any unlawful or other improper misconduct calculated to jeopardise the fair and proper conduct of this Promotion. Any entrant disqualified under this clause is prohibited from any further participation in the Promotion. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
23. As a condition of accepting the Prize, the winner 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.

24. To the extent permitted by law, the Promoter is not responsible or liable for:
- a. inaccurate/incorrect transcription of entry information;
  - b. purported entries that are not received for any reason, including because they are lost, misdirected or stolen, or that are received, but are late, illegible, incomplete, sent with insufficient postage (where entry is by post), or sent other than as directed in the entry instructions;
  - c. any problems or technical failures of any kind, including malfunction of any telephone network or lines, computer online systems or network, servers or providers, computer equipment, or software;
  - d. any variation in Prize value to that stated in these terms and conditions;
  - e. the unavailability or inaccessibility of any service whether or not caused by traffic congestion on the Internet or at any website;
  - f. unauthorised human intervention in any part of the competition;
  - g. electronic or human error which may occur in the administration of the competition;
  - h. any loss suffered or sustained, to person or property and including, but not limited to, consequential (including economic) loss arising in connection with the arrangement for supply, or the supply, of any goods or services by any person to a Prize winner and, where applicable, to any family/persons accompanying a winner; or
  - i. any injury or damage to persons or property, including to the participant's or any other person's computer related to, or resulting from, participation or downloading any materials in this competition.
25. Limitations of Liability: by participating or entering into the Promotion, except for liability under statute which cannot be excluded, each entrant agrees that Promoter, its subsidiaries, affiliates, advertising and promotion agencies, and all of their respective officers, directors, employees, representatives and agents, will have no liability whatsoever for, and will be held harmless by each entrant for any claims, liability, or cause of action for any injury, loss or damage of any kind to persons, including without limitation, property, due in whole or in part, directly or indirectly, from the delivery, acceptance, possession, use or misuse of either Prize, participation in this Promotion, or participation in any Promotion or Prize related activity. The Promoter is not liable for any change in value of a Prize occurring between the publishing date of these terms and conditions and the date the Prize is claimed.
26. The above conditions do not affect, and are not intended to affect, any rights a consumer might have, which cannot be excluded under applicable consumer protection laws. To the fullest extent permitted by law, any liability of the Promoter or its servant or agents for breach of any such rights is limited to the payment of the cost of having the Prize supplied again.
27. By accepting the Prize, each individual winner agrees to participate in and co-operate as required with all reasonable media editorial requests relating to the Prize, including but not limited to, being interviewed and photographed. The winner will not be entitled to any fee for participating in these activities.
28. In consideration for the Promoter awarding the Prize to the winner, each individual winner hereby permits for their images and/or voices, as recorded, photographed or filmed during their participation in the Prize to appear in any media whatsoever throughout the world for an unlimited period and the winner will not be entitled to any fee for such use.
29. This Promotion is a game of chance. Skill plays no part in this Promotion.

**Privacy Statement:**

30. All entries will be the property of the Promoter.
31. The Promoter collects personal information in order to conduct this Promotion and to provide any goods/services you have requested or purchased. By participating in this Promotion, you

also acknowledge that a further purpose for collection of your personal information is to enable the Promoter to use the information to assist it in improving goods and services and to contact you in the future with information on special offers or to provide you with marketing materials via any medium including mail, telephone and commercial electronic messages. To opt out of receiving marketing material from the Promoter, you can do so at any time by writing to "Privacy Officer", PO Box 162, Toowong, Qld 4066, or by calling the Promoter on telephone number 1800 023 767. The Promoter may disclose your personal information to third parties and service providers (some of which may be located outside Australia), including prize suppliers or regulatory authorities or for any other purpose to which the entrant has consented previously or by entering this Promotion, such as promotional, marketing and publicity purposes.

32. Except as set out in these terms and conditions, personal information collected will be collected, used and disclosed in accordance with the Promoter's Privacy Policy available on request, or viewed online at <http://www.allianz-assistance.com.au/privacy-and-security/>. The Promoter's Privacy Policy contains relevant information, including how you may access and correct the personal information the Promoter holds, when and to who the Promoter may disclose your personal information overseas, how you may make a complaint about a breach of the Privacy Act 1988 (Cth) and the Promoter's Privacy Contact Officer details.
33. Entrants are not required to provide personal information, however if you don't, you may not be eligible for this Promotion and the Promoter may not be able to provide you with its goods/services or contact you in relation to this Promotion or any changes to it. If an entrant does not truthfully provide all requested personal information, the Promoter may determine that they are not eligible to win the Prize.
34. You can access the personal information about you held by the Promoter by calling the Promoter's Privacy Officer on 1800 023 767.