

CGU 2016 Collingwood Membership Offer Terms & Conditions ("Conditions of Entry")

Schedule				
Promotion:	CGU 2016 Collingwood Membership Offer			
Promoter:	CGU Insurance Ltd, ABN 27004478371, 6, 181 William Street, Melbourne, VIC 3000, 03 9279 5253.			
Promotional Period	Start Date: 06.11.2015 at 12:01 AM AEDT			
	End Date: 30.04.2016 at 11:59 PM AEST			
Eligible entrants:	Entry is open to Australian residents aged 18.			
How to enter:	<p>To enter the Promotion the entrant must purchase, during the Promotional Period:</p> <ul style="list-style-type: none"> a CGU home, motor, landlords or business insurance policy from CGU, via the dedicated online link (http://www.collingwoodfc.com.au/club/partners/club-sponsors/cgu-insurance); or CGU business insurance via 13 24 81, select 'new policy' and select 'commercial insurance' and mention 2016MAPGIE. <p>Normal underwriting acceptance criteria apply. If a customer is ineligible to purchase a policy due to these criteria, they will not be entered into the promotion.</p> <p>Policies cancelled by the end of the Promotion Period (30.04.2016 at 11:59 PM AEST) will NOT be entered into the draw. If an entrant drawn is deemed to have purchased an eligible policy, which they subsequently cancelled, they will forfeit their right to a prize.</p>			
Number of entries permitted	The entrant may enter the Promotion per eligible policy purchased during the Promotional Period and only one eligible entry per eligible policy purchase will be accepted. The entrant is eligible to win one (1) prize (excluding SA residents).			
Total Prize Pool:	\$3,500.00			
Prize Description	Number of this Prize	Value (per prize)	Winning Method	Conditions
Each individual prize consists of a double pass to a Collingwood President's Function in 2016.	5	\$700.00	Draw: 02.05.2016 at 2:00 PM AEST - computerised draw system or selection	<p>Not transferable, substitutable or exchangeable nor redeemable for cash (including any unused portion). The prize is for or relates to the Collingwood President's Function at Melbourne Cricket Ground, taking place on a date between 30.05.2016 and 22.10.2016 (an "Event").</p> <p>The prize must be taken on a date specified by the Promoter between 30.05.2016 and 22.10.2016. As the 2016 AFL Season Fixture is not yet available, the exact date of the function is to be confirmed and will be advised to the winner when known.</p> <p>The double pass is subject to the Event venue and ticket/pass terms and conditions. The Promoter and Event organisers hereby expressly reserve the right to eject a winner (and/or his/her companion) for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.</p> <p>All costs associated with travel to and from the Event will be the responsibility of the winner and their companion for the prize. For the sake of clarity the prize does not include any airfares, flights to/from Melbourne or accommodation.</p>
Notification of prize winners:	The winners will be notified within two (2) business days of the draw by telephone or text to the phone number provided by the winner. The winners will be notified publicly (and their details published) in www.collingwoodfc.com.au/cgu on 09.05.2016.			

Unclaimed prizes	Prize must be claimed by 08.08.2016 at 5:00 PM AEST. Unclaimed prizes will be redrawn on 09.08.2016 at 10:00 AM AEDT at 6, 181 William Street, Melbourne, VIC 3000. Any winner of the redraw will be notified within two (2) business days of the redraw by telephone or text to the phone number provided by the winner. The winners of the redraw will be notified publicly (and their details published) in www.collingwoodfc.com.au/cgu on 12.08.2016.
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Terms and Conditions

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries must be received during the Promotional Period. Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Employees of the Promoter and the employee's immediate families, its retailers, distributors, suppliers and associated companies and agencies are not eligible to enter. Valid and eligible entries will be accepted up to 30.04.2016 by 11:59 PM AEST. Any winner from South Australia by entering, requests for their details not to be published in a national newspaper as would otherwise be required under SA laws.
4. **GIFT OFFER:** All entrants who submit a valid entry will receive a mini green Sherrin football. Footballs will be sent to the mailing address provided when an entrant purchases the eligible policy. Footballs will be sent within 8 weeks of purchasing the eligible policy. A maximum of one (1) mini green Sherrin football permitted per policy purchased.
5. **Drawings:**
 - i. **02.05.2016 at 2:00 PM AEDT - computerised draw system or selection:** The winners will be determined by draw. The draw for the prize will take place on 02.05.2016 at 2:00 PM AEST at 6, 181 William Street, Melbourne, VIC 3000 by computerised draw system or selection. The Promoter warrants that the computerised draw system used to draw the prize has been appraised by a suitably qualified person into the operation and integrity of the computerised draw system. The winning entrant does not need to be present at the draw to claim a prize. The first five (5) valid entries drawn will each win the prize outlined in the table above. The prize will be delivered on 27.05.2016 by standard mail.
 - ii. If any particular draw is scheduled on a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize are determined by chance. Skill plays no part in determining the winner.
6. All eligible entries have a fair and equal chance to win the prizes.
7. If any prize/gift (or part of any prize/gift) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize/gift (or that part of the prize/gift) with a prize/gift to the equal value and/or specification, subject to any written directions from a regulatory authority.
8. If a winner does not take a prize/gift or an element of a prize/gift by the time stipulated by the Promoter, they will forfeit their right to that prize/gift.
9. All reasonable attempts will be made to contact each winner or winner of a redraw.
10. If any winner chooses not to take their prize/gift (or is unable to) or is unavailable at the designated time for the Event, they forfeit the prize/gift and the Promoter is not obliged to substitute the prize/gift.
11. The value of the prize/gifts is accurate and based upon the recommended retail value of the prize/gifts (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prize/gifts after that date.
12. No entry fee is charged by the Promoter to enter the Promotion. Where entry is allowed by purchase, the cost of the product is no greater than the cost would be without the opportunity to participate in the Promotion.
13. Prize/gifts will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid.
14. If the entrant has consented ("opted-in") in accordance with the Australian Privacy Principles, their personal information will be disclosed to the Promoter. Personal information will be stored on the Promoter's database and the Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically.
15. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy is located at <http://www.cgu.com.au/insurance/Privacy-Security>. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrant's personal information to its contractors and agents to assist in conducting this Promotion and to the State and Territory lottery departments as

required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize/gift in the Promotion.

16. For the purposes of public statements and advertisements, the Promoter will only publish the winner's surname, initial and State. Entrants can request access to the personal information the Promoter holds about them by contacting the Promoter and any request to access, update or correct any information should be directed to the Promoter. The Promoter complies with the Spam Act 2003 (Cth) and the Spam Regulations 2004 (Cth).
17. The Promoter reserves the right to refuse to allow a winner to use/take part in any or all aspects of the prize/gift, if the Promoter determines in their absolute discretion, that a winner is not in the physical or mental condition necessary to be able to safely participate in or accept the prize/gift. It is a condition of accepting the prize/gift that the winner may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving the prize/gift(s).
18. If a prize/gift is provided to the Promoter by a third party, the prize/gift is subject to the terms and conditions of the third party prize/gift supplier and the provision of the prize/gift is the sole responsibility of the third party and not the Promoter. The terms and conditions which apply to the prize/gift at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency. The Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize/gift, any delay or failure relating to the prize/gift itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
19. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
20. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, subject to State or Territory regulation.
21. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof, the winner will forfeit the prize/gift in whole and no substitute will be offered. Incomplete, illegible and incorrect entries or entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
22. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion, the decision of the Promoter is final and binding on each entrant and no correspondence will be entered into.
23. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence) in connection with this Promotion or accepting or using any prize/gift (or recommendation), except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
24. Unless otherwise specified, the Event prize is a single event for the winner (and their guest) and cannot be separated into separate events or components.
25. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the prize/gift or acceptance of the prize/gift.
26. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
27. Authorised under: ACT Permit No. TP 15/07711 and NSW Permit No LTPS/15/07958.