

Collingwood Fan CGU Insurance Promotion Terms & Conditions ("Conditions of Entry")

Schedule				
Promotion:	Collingwood Fan CGU Insurance Promotion			
Promoter:	Insurance Australia Group Limited ABN 60 090 739 923, 181 William Street, Melbourne, VIC 3000, Australia. Ph: 02 9292 9222			
Promotional Period:	Start Date: 06/06/16 at 09:00 am AEST End Date: 28/08/16 at 11:59 pm AEST			
Eligible entrants:	Entry is open to Australian residents who are 18 years and over.			
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 'business 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 (28.08.2016 at 11:59 PM AEST) will NOT be entered into the draw and will not be eligible for a gift. 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>			
How to claim a Gift:	Each entrant will receive a green football valued at \$10.00 (Gift). The Gift will be automatically sent within 6 weeks of the policy purchase date via standard mail.			
Number of entries permitted:	The entrant may enter the Promotion once 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:	AUD\$2,500.00			
Prize Description	Number of this Prize	Value (per prize)	Winning Method	Conditions
Grand Prize: The prize is a double pass to the Collingwood Copeland Trophy event starting at 7:00 pm on 07/10/16 at Palladium at Crown, Melbourne (the Event).	5	\$500.00	Grand Prize Draw: computerised random selection - 29/08/16 at 02:30 pm	<p>No part of this prize is exchangeable, redeemable or transferable, unless otherwise specified by the Promoter.</p> <p>Prize does not include any travel or accommodation required to attend the Event. If the winner is not able to attend or send a proxy to attend at the designated time for the Event, they forfeit the prize and eligibility to enter the Grand Prize Draw and the Promoter is not obliged to substitute the prize.</p> <p>The prize is subject to the Event venue and ticket terms and conditions, including any applicable age restriction. The Promoter and Event organisers hereby expressly reserve the right to eject the winner (and/or his/her guest/s for the prize, if applicable) for any inappropriate behaviour, including but not limited to</p>

				intoxication, whilst participating in any element of the prize. The prizes will be delivered by mail.
Notification of prize winners:	Each winner will be notified in writing within two business (2) days of the draw via telephone and in writing to the address. The winners will be notified publicly (and their details published) at www.collingwoodfc.com.au/club/partners/club-sponsors/cgu-insurance by 30/8/16.			
Unclaimed prize/s:	Prize must be claimed by 19/09/16 at 1:00 pm AEST. Unclaimed prizes will be redrawn on 19/09/16 at 2:30 pm AEST at CGU, 181 William Street, Melbourne VIC 3000 Australia. The winners will be notified publicly (and their details published) at www.collingwoodfc.com.au/club/partners/club-sponsors/cgu-insurance on 21/09/16.			

Terms and Conditions

- 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.
- 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.
- Directors, management, employees, officers and contractors (and their immediate families) of the Promoter, of the agencies or companies associated with this Promotion or of the Promoter's retailers, distributors, suppliers and associated companies and agencies are not eligible to enter. "Immediate families" means spouse, partner, parent, guardian, natural or adopted child, and sibling (whether natural or adopted by a parent), whether or not they live in the same household as the director, manager, employee, officer or contractor.
- Valid and eligible entries will be accepted up to 28/08/16 at 11:59 pm AEST.
- Drawings:**
 - Grand Prize Draw: The draw will take place at CGU, 181 William Street, Melbourne VIC 3000 Australia at 02:30 pm AEST on 29/08/16 using computerised random selection.
 - The first five (5) valid entries drawn will each win the prize specified in the Schedule table above.
 - 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 is determined by chance. Skill plays no part in determining the winners.
- All eligible entries have a fair and equal chance to win the prizes.
- All reasonable attempts will be made to contact each winner or winner of a redraw.
- If any winner chooses not to take their prize or gift (or is unable to), or does not take or claim a prize or gift by the time specified by the Promoter, they forfeit the prize/gift and the Promoter is not obliged to substitute the prize/gift.
- If a prize/gift (or portion of a prize/gift) is unavailable the Promoter reserves the right to substitute the prize/gift (or that portion of the prize/gift) to a prize/gift of equal or greater value and/or specification, subject to any written directions of a regulatory authority.
- The value of the prizes/gifts is accurate and based upon the recommended retail value of the prizes/gifts (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prizes/gifts after that date.
- No entry fee is charged by the Promoter to enter the Promotion. Where entry is allowed by purchase or subscription, the cost of the product or service is no greater than the cost would be without the opportunity to participate in the Promotion.
- 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.
- Entrants' personal information will be collected by the Promoter and the Promoter may use this information for future promotional, research and marketing purposes, including contacting the entrant electronically.
- The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at 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 entrants' personal information to third parties including its contractors and agents, prize and gift suppliers and service providers 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 or gift in the Promotion. Personal information collected from entrants will not be disclosed to any entity located outside of Australia.

15. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with.
16. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of the prize, 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. It is a condition of accepting the prize 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(s).
17. 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 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 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.
18. 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).
19. 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.
20. 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, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and 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.
21. 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.
22. 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).
23. The entrant will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
24. 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 or acceptance of the prize.
25. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
26. Authorised under: NSW Permit No. LTPS/16/04373