

## TERMS AND CONDITIONS PetInsurance.com.au Product Launch competition:

### PARTICIPATION

1. This competition ("Competition") is conducted by Pet Insurance Pty Ltd ABN 38 607 160 930 (Petinsurance.com.au) of Level 1, 465 Victoria Avenue, Chatswood ("Promoter").
2. The Competition is subject to these Terms and Conditions. Information in respect of entry to and the prize of this Competition form part of these Terms and Conditions.
3. Entry to the Competition constitutes acceptance of these Terms and Conditions.
4. The Competition is only open to Eligible Entrants. An "Eligible Entrant" is an individual who, at the time of entry:
  - (i) is an Australian resident aged 18 years or over;
  - (ii) is not an employee of the Promoter or any of its related corporations or any of their agencies associated with the Competition; and
  - (iii) is not a spouse, de-facto spouse, parent, child or sibling (whether full, half, step or by adoption) of such an employee.
5. Competition entry opens at 5<sup>th</sup> July 2022 00:00am AEST, and closes at 19 July 2022 17:00pm AEST ("Entry Period"). All times and dates are times and dates in Sydney, Australia.
6. To enter, an Eligible Entrant must:
  - (i) purchase a Petinsurance.com.au pet insurance policy and be issued the policy with commencement date that commences during the Entry Period. The Petinsurance.com.au pet insurance policy must be purchased directly from Petinsurance.com.au via <https://newquote.petinsurance.com.au/> or 1300 855 663. The Eligible Entrant must ensure the policy remains active with all payments and fees related to the policy paid; and
  - (ii) submit a short description of why they think their pet deserves to win a year's free policy either on the form prescribed in the website <https://engage.petinsurance.com.au/be-extra> or via the welcome e-mail or SMS that is sent to a customer when they take out a policy, during the Entry Period.
7. All Eligible Entrants acknowledge and agree they accept and comply with the terms and conditions available at <https://engage.petinsurance.com.au/be-extra>. The Promoter takes no responsibility for any late or misdirected entries or for any delays or failures in any telecommunications service or equipment.
8. This is a game of skill and chance plays no part in determining the winners.
9. An Eligible Entrant may enter the Competition one (1) time only within the Entry Period. Any additional entries made by an Eligible Entrant after the first entry will be invalid.
10. All entries to the Competition may be subject to verification by the Promoter. An entrant MUST deliver to the Promoter (by a means determined by the Promoter) copies of any documents the Promoter may request establishing eligibility to enter or win, including evidence of age, residence or identity. The Promoter may make one or more requests for such documents. Once the identity of documents available is established, an entrant must

deliver requested copies within 7 days of being asked to do so. At the Promoter's request, an entrant MUST also, within 7 days of being asked, allow the Promoter to inspect and copy the original of any such document. The Promoter will reimburse an entrant for any reasonable costs incurred in complying with this condition.

11. 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.
12. The Promoter may, at its absolute discretion, declare any or all entries made by an entrant invalid if the entrant:
  - (i) fails to establish their entitlement to enter the Competition to the Promoter's reasonable satisfaction; or
  - (ii) fails to produce items as required by condition ten (10) or produces items that, in the Promoter's reasonable opinion, are illegible, stolen, forged, reconstructed, altered, incomplete or tampered with in any way; or
  - (iii) in the Promoter's reasonable opinion, tampers with the entry process or benefits from such tampering; or
  - (iv) in the Promoter's reasonable opinion, submits an entry that is not in accordance with the Terms and Conditions, or otherwise fails to comply with these Terms and Conditions stipulated on the entry form.
13. Any costs associated with accessing the Competition Website is the responsibility of the person seeking access and is dependent on the internet service provider used.

#### WINNERS AND PRIZE

14. There will be two (2) winners selected for the Competition. The winners will be selected on their creative merit, quality, and consideration of their submission to the Competition. The winners will be selected by the Promoter and the Promoter's decision is final.
15. The prize is one (1) free 12 month pet insurance policy ("the prize") per winner. For the avoidance of doubt, the prize is the equivalent value of the total premiums payable by the winning policyholder for the first policy period of the Petinsurance.com.au pet insurance policy.
16. The prize is not transferable or exchangeable and cannot be taken as a monetary payment, unless otherwise specified.
17. The Promoter will notify the winners by e-mail address or phone number that was supplied on their policy application for the pet insurance policy by 22 July 2022.
18. In order to be entitled to the prize, the winner must, if requested by the Promoter, agree to and sign an eligibility form confirming their compliance with the Terms and Conditions and eligibility to accept the prize. The winner will forfeit the prize if he/she fails to ensure that all documents relating to that prize are signed in accordance with this condition and returned to the Promoter, as and when required by the Promoter.
19. To redeem the prize, the winner must provide the Promoter with all details and documentation requested by the Promoter by 29 July 2022. Once all necessary information has been received and verified by the Promoter, the free policy will be activated within 20 business days of redemption. The winner will be refunded any premiums paid prior to the date of the

free policy activation. Any refund will be made to the bank account or credit card from which they were paid. For the avoidance of doubt, the winner will not be charged further premiums for the remainder of the first policy period of the Petinsurance.com.au pet insurance policy.

20. The prize is still subject to the terms and conditions of the applicable pet insurance policy. Please refer to the product disclosure statement (PDS) available at [www.petinsurance.com.au](http://www.petinsurance.com.au).
21. **IMPORTANT INFORMATION:** The Petinsurance.com.au pet insurance policy is set to automatically renew, unless you have opted out of automatic renewal. At least 14 days before the current policy period expires, you will be sent a renewal notice confirming when your insurance will expire and the premium and terms on which the policy will renew for the further policy period. Should you choose to renew the policy, you will be responsible to pay any premium amounts for any future policy periods.
22. If, for any reason, the winner does not redeem the prize (or an element of the prize) by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
23. If the prize (or part of the prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize to the equal value and/or specification.
24. In the event that the prize is forfeited by the winner, in accordance with these Terms and Conditions, the Promoter reserves the right to re-select a winner based on their creative merit, quality, and consideration of their submission from all remaining eligible entries. The Promoter will notify this winner(s) by e-mail address or phone number that was supplied on their policy application for the pet insurance policy.
25. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting the Competition (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.

## GENERAL

26. If for any reason the conduct or operation of the Competition is interfered with or disrupted in any way by a cause outside the reasonable control of the Promoter (including by vandalism, power failures, natural disasters, acts of God, civil unrest, strikes, tampering, computer bugs or viruses or technical failures), the Promoter reserves the right to cancel, terminate, modify or suspend or recommence the Competition, subject to the approval of the authorities that have issued permits for its conduct.
27. The Promoter assumes no responsibility for: (i) any error, omission, interruption, or delay in the operation or transmission of any communication sent to (or by) the Promoter or any entrant whether caused by problems with communication networks or lines, computer systems, software or internet service providers, congestion on any carrier network or otherwise, (ii) any theft, destruction or unauthorized access to, or alteration of such communications; (iii) any problem with, or technical malfunction of, any computer system or other equipment used for the conduct of the Competition; (iv) any incorrect or incomplete

information which may be communicated in the course of the administering this Competition (whether as a result of one of the foregoing causes or otherwise).

28. CAUTION: ANY ATTEMPT TO CAUSE DAMAGE TO ANY WEBSITE OR THE INFORMATION ON ANY WEBSITE ASSOCIATED WITH THIS PROMOTION OR TO OTHERWISE UNDERMINE THE FAIR AND LEGITIMATE OPERATION OF THIS COMPETITION MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. THE PROMOTER RESERVES THE RIGHT TO SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW IN THE EVENT THAT ANY SUCH ATTEMPT IS MADE, WHETHER OR NOT THAT ATTEMPT RESULTS IN ANY SUCH DAMAGE, INTERFERENCE OR UNDERMINING.
29. To the full extent permitted by law, the Promoter, its associated companies and agencies and all those entities' personnel (the "Relevant Parties") exclude all liability for any loss (including any damage, claim, injury, cost or expense) which is suffered or incurred by any Eligible Entrant in connection with the Competition or the prize, including: (i) any indirect, economic or consequential loss; (ii) any loss arising from the negligence of a Relevant Party; (iii) any liability for personal injury or death. Nothing in these conditions is intended to exclude, restrict or modify an entrant's rights under the Competition and Consumer Act 2010.
30. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of or in relation to the Competition.
31. If any provision of these conditions is unenforceable for any reason, it will be severed and the remaining provisions will remain in full force and effect.
32. Entrants' personal information will be collected by or on behalf of the Promoter to enable it to administer the Competition and publicise its winners and, if an entrant consents, may be used to market its products to the entrant. The personal information of the winners may be provided to others assisting in the conduct of the Competition, including the Competition administrator, prize suppliers and deliverers, and to regulatory authorities. Persons may contact the Promoter by post at the address stated in condition 1 to request access to, or corrections of, any of their collected personal information that is held by the Promoter. If an entrant does not provide accurate personal information the Promoter may determine that they are not eligible to win a prize. For the Promoter's full Privacy Policy, please visit <https://www.petinsurance.com.au/>
33. Petinsurance.com.au is issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436, is arranged and administered by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) and is promoted and distributed by PetSure's Authorised Representative (AR) Pet Insurance Pty Ltd ABN 38 607 160 930, AR 1234944 (PIPL) and PIPL's authorised distribution partners. Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. Please consider the Product Disclosure Statement (PDS) to ensure this product meets your needs before purchasing. PDS and Target Market Determination available at [petinsurance.com.au](https://www.petinsurance.com.au/).