

# QBE Insurance Competition Terms & Conditions



## Information on how to claim your prize form part of these Terms & Conditions.

### Promoter

1. The Promoters are:
  - i. Police Credit Union (PCU) – 17-23 Carrington Street, Adelaide SA 5000
  - ii. Ian Berry Insurance Services (IBIS) – 17-23 Carrington Street, Adelaide SA 5000
  - iii. QBE Insurance (Australia) Limited (QBE) – Level 2, 82 Pitt Street, Sydney NSW 2000

### Duration of Promotion

2. The promotion commences 1 October, 2009 and finishes on 30 September, 2010.

### Who may enter

3. Entry is open to PCU Members or IBIS customers, aged 18 and over who reside in South Australia or Northern Territory.
4. Employees and the immediate families of Police Credit Union and its agencies associated with this promotion are ineligible to enter.
5. All contestants acknowledge that the Promoter can rely on Clause 4 and even if the Promoter only learns of a person's ineligibility after the Promoter has appeared to award the prize to the ineligible person. A redraw of the claim can be required if this occurs and will occur at PCU, 17-23 Carrington Street, Adelaide SA, 5000, on Tuesday October 8, 2010 at 11am.

### Details of prizes and prize values

6. Total prize value is \$12,000 – twelve (12) x \$1,000.00 prizes.
7. The \$1,000.00 prize will be provided as a cheque or deposited into the nominated Savings Account of the policy holder.
8. The prize is non-transferable and may not be provided as cash.

### How to enter

9. To enter, PCU Members or IBIS customers must purchase a new policy (includes changing an existing CGU policy to QBE) with the new insurer, QBE, during the promotion period.

**5 MINUTE QUICK QUOTE**  
**PHONE 1300 292 100**

10. The winner will be drawn from all policies which are purchased or renewed within each calendar month during the promotion period.
11. Each individual policy counts as one (1) entry only in the month, identified by the policy start date.
12. The winning insurance policy must be current at the time of the draw.

### **Date, time and place of draw**

13. The monthly draw will be conducted on the following dates at PCU, 17-23 Carrington Street, Adelaide SA 5000, at 11am.
  - i. 17 November, 2009
  - ii. 22 December, 2009
  - iii. 19 January, 2010
  - iv. 23 February, 2010
  - v. 23 March, 2010
  - vi. 20 April, 2010
  - vii. 18 May, 2010
  - viii. 22 June, 2010
  - ix. 20 July, 2010
  - x. 17 August, 2010
  - xi. 21 September, 2010
  - xii. 19 October, 2010

### **Name of the newspaper and date on which the results will be published**

14. Winners will be notified by phone and mail within 7 working days of the draw.
15. Unless otherwise requested by the winner, the name and suburb of the monthly winner will be published in The Advertiser (and the NT News when applicable) on the following dates:
  - i. 27 November, 2009
  - ii. 24 December, 2009
  - iii. 26 January, 2010
  - iv. 23 February, 2010
  - v. 2 April, 2010
  - vi. 30 April, 2010
  - vii. 28 May, 2010
  - viii. 2 July, 2010
  - ix. 30 July, 2010
  - x. 27 August, 2010
  - xi. 1 October, 2010
  - xii. 29 October, 2010
16. Prize will only be awarded following winner validation and verification. The judges' decision is final and no correspondence will be entered into.

### **Exclusion of Liability**

17. Police Credit Union accepts no responsibility for any tax implications that may arise from winning this prize. Independent financial advice should be sought.

### **Ownership of Entries**

18. All entries become and remain the property of the Promoters (subject to the limits contained in the Privacy Statement).

### Participation

19. Participation in the competition constitutes the entrant's unconditional agreement to and acceptance of these 'QBE Insurance Renewal Competition' Terms and Conditions. Subject to state legislation, these rules may be subject to change at the promoter's discretion.

### Privacy

20. Please refer to the Privacy Statement of PCU, IBIS and QBE for a full description of their individual privacy policies.

### Licence Number

21. License number is T09/1977 (SA & NT).