



# Allianz Win an Apple Watch with your Home, Landlord or Comprehensive Motor Insurance (“Promotion”)

1. Information on how to enter the Promotion and the prizes form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions.
2. The Promotion commences at 12.00 am on 14 October 2019 and closes at 11.59 pm on 08 December 2019 (“Promotion Period”). All references to times recorded throughout these Terms and Conditions are a reference to the local time in Sydney, New South Wales.
3. The promoter is Allianz Australia Insurance Limited (ABN 15 000 122 850) of Level 12, 2 Market Street, Sydney, NSW, 2000, telephone number 132 664 (“Promoter”).
4. Entry into the Promotion is only open to Australian residents aged 18 years or over (“Eligible Customer”).
5. Employees (and their immediate families) of the Promoter, and employees (and their immediate families) of Participating Partners (as defined below) agents and agencies associated with this Promotion, are ineligible to enter the Promotion. Immediate family means any of the following: spouse, ex-spouse, 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.
6. The Promoter reserves the right to verify the eligibility of each entrant (including their identity, age and place of residence) and the validity of each entry and to disqualify any person who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Promotion. Further, any contact details provided incorrectly may be deemed by the Promoter as an invalid entry. Errors and omissions may be accepted at the Promoter’s sole discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter’s legal rights to recover damages or other compensation from such an offender are reserved.
7. If there is a dispute as to the identity of an Eligible Customer, the Promoter reserves the right, in its sole discretion, to determine the identity of the Eligible Customer.
8. Financial institutions participating in this Promotion (each a “Participating Partner”) are as follows:
  - Australian Unity ABN: 30 087 652 079 AFSL: 237994;
  - Beyond Bank Australia Limited ABN: 15 087 651 143 AFSL: 237856;
  - Credit Union South Australia Ltd ABN: 36 087 651 232 ASFL: 241066;
  - Greater Bank Ltd ABN: 88 087 651 956 ASFL: 237476;
  - Hume Bank Ltd ABN: 85 051 868 556 ASFL: 244248;
  - Newcastle Permanent Building Society ABN: 96 087 651 992 ASFL: 238273;
  - Police Bank Ltd ABN: 95 087 650 799 AFSL: 240018; and
  - Police Credit Union Ltd ABN: 30 087 651 205 AFSL: 238991.
  - Teachers Mutual Bank Ltd ABN: 30 087 650 459 ASFL: 238981 (“TMBL”) will be considered a “Participating Partner” in its own right, which includes the following divisions
    - Teachers Mutual Bank;
    - Firefighters Mutual Bank,
    - Unibank; and
    - Health Professionals BankFor the avoidance of doubt, one (1) draw with eight (8) winners will be conducted for Teachers Mutual Bank Ltd with the entries combined from each of the above four (4) divisions.

9. For the purposes of this Promotion, the term "Eligible Policy" means:
- Allianz Home Insurance (Buildings and/or Contents);
  - Allianz Landlord Insurance (Buildings and/or Contents); or
  - Allianz Motor Insurance (Comprehensive).
10. To enter, individuals must purchase a new Eligible Policy through a Participating Partner during the Promotion Period. The Eligible Policy will be deemed purchased when the Promoter receives full payment of the annual policy premium or the first instalment of premium if paying by the month. For the entry to be and remain valid, the Eligible Policy must not be lapsed or cancelled at the time the prizes are drawn at 11.00 am on 17 December 2019. An Eligible Customer shall receive one (1) automatic entry into the relevant draw for each Eligible Policy purchased by them during the Promotion Period. Variations to existing policies are excluded from this Promotion.
11. There will be one (1) draw conducted for the entries received from each Participating Partner, for a total of nine (9) draws. Each Participating Partner Draw will draw eight (8) winners, for a total of seventy-two (72) prizes available to be won in this promotion. The draws will take place at Anisimoff Legal, Suite 5, Erina Plaza, 210 Central Coast Highway, Erina NSW 2250 on 17 December 2019 at 11 am in the presence of an independent scrutineer. The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. Winners will be notified in writing and by telephone within two (2) business days of the draw and their names will be published in the Australian newspaper on 24 December 2019.
12. The Promoter's decision is final and no correspondence will be entered into.
13. The first eight (8) entries drawn in each Participating Partner draw will each win a prize of an Apple Watch Series 5 GPS + Cellular, size 44mm Space Black stainless steel case with space black Milanese loop valued at \$1,259 RRP.
- Winners must ensure they have provided a valid mailing address. The prize will be supplied by JB Hi-Fi and sent directly by JB Hi-Fi to the mailing address provided when purchasing the Eligible Policy.
14. 'Apple Watch' is a trademark of Apple Inc., registered in the U.S. and other countries. Apple Inc. is not a participant in or sponsor of this promotion.
15. Prizes are subject to the standard terms and conditions of individual prize and service providers.
16. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize by the time stipulated by the Promoter, then the prize will be forfeited.
17. The total value of the prizes to be awarded in this Promotion is RRP \$90,648.
18. If a prize winner forfeits the prize or a prize remains unclaimed, the Promoter will conduct a redraw, subject to any directions from a regulatory authority, following the same procedure as the original draws. Any redraws will take place at 11.00 am on 17 March 2020, at the same place as the original draws. The prize winners, if any, will be notified in writing and/or by telephone within two (2) business days of the draw and their names will be published in The Australian newspaper on 24 March 2020. In the event that this redrawn prize winner is not eligible, the Promoter will conduct a redraw until the prize is awarded (subject to any further regulatory directions).
19. The prizes are not exchangeable and cannot be taken as cash. A prize may be transferred to a prize winner's immediate family, but cannot be transferred to other persons. In the event of a dispute, the decision of the Promoter is final and binding and no correspondence will be entered into. If any prize is unavailable for any reason at any time, subject to State Legislation and any written directions from a regulatory authority, the Promoter reserves the right to substitute that prize with another prize of equal or greater value and the relevant prize winner will be notified accordingly.
20. Each entrant consents 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 this Promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
21. If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the Promotion, as appropriate.
22. Liability for any tax (other than fringe benefits tax) arising out of participation in this Promotion (including acceptance of a prize) is the sole responsibility of the Eligible Customer. Eligible Customers should seek independent financial advice in this regard.
23. 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 the Promotion.
24. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and 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: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; or (e) use or taking of a prize.

25. As a condition of accepting the prize, each prize 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.
26. Privacy Notice: Entry is conditional on providing the requested personal information. By entering this Promotion, each entrant consents to the retention, use and disclosure of their personal information by the Promoter in the following ways:
  - for the purposes of conducting the Promotion and any matter connected to the Promotion;
  - if the entrant is a prize winner in this Promotion, for publicity purposes in any media for an unlimited period without remuneration, compensation or prior notice to the entrant;
  - in addition to any use that may be outlined above, sending the entrant publications and communications about events, promotions, products and services. This includes distributing marketing material for goods and services offered by the Promoter, its related bodies corporate and businesses which have arrangements with the Promoter or its related bodies corporate. Each entrant agrees that communications may be sent to them by post, email and SMS.
27. The Promoter may disclose personal information to third parties for the above purposes, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. For the purpose of conducting this Promotion and sending offers and information to each entrant, the Promoter will not disclose the entrant's personal information to entities outside of Australia.
28. For further details about how we handle personal information and details about how entrants can request access and correction of their information or complain about a breach of the Australian Privacy Principles, please see our Privacy Policy which is available at [www.allianz.com.au/about-us/privacy](http://www.allianz.com.au/about-us/privacy). All entries become the property of the Promoter.
29. The Promotion is in no way sponsored, endorsed or administered by or associated with Facebook or Instagram. Entrants completely release Facebook and Instagram from any and all liability relating to the Promotion.

**Authorised under:**

**NSW Permit No. LTPS/19/37670**

**ACT Permit No. TP 19/04102**

**SA Permit No. T 19/1469**