

**Good2Go \$5k Holiday Upgrade Promotion**

**Full Conditions of Entry**

<b>Schedule</b>	
<b>General</b>	
<b>Name of Promotion</b>	<b>Good2Go \$5k Travel Upgrade Promotion</b>
<b>Promoter</b>	AIG Australia Ltd (ABN 93 004 727 753) 717 Bourke St Docklands VIC 3008
<b>Permit Numbers</b>	Authorised under NSW Permit No. LTPS/18/30342 & ACT Permit No. TP 18/02387
<b>Relevant Country</b>	Australia
<b>Promotion Period</b>	Starts: 12.01am (AEDT) on 05/12/2018 Closes: 11:59pm (AEDT) on 28/02/2019
<b>Entry</b>	
<b>Entrants</b>	Entry to the Promotion is open to Australian residents, aged 18 years and over, who meet entry requirements. Entrants are responsible for ensuring his or her familiarity with the terms and conditions at the time of participation.
<b>Entry Restrictions</b>	Must be aged 18 years or over and a resident of Australia.  Directors, officers, employees, and contractors (and their immediate families) of the Promoter or of the agencies or companies associated with this Promotion are also ineligible. "Immediate families" means spouse, partner, parent, 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.
<b>Entry Mechanic</b>	To enter, an entrant must, during the promotional period: <ol style="list-style-type: none"> <li>1. Purchase any Good 2Go Travel Insurance Policy online at <a href="http://www.good2gotravelinsurance.com.au">www.good2gotravelinsurance.com.au</a> (Qualifying Purchase);</li> <li>2. Each person listed as a policy holder on that policy will receive one (1) entry into the promotion.</li> </ol> <p>If the policy is cancelled (in accordance with the cooling off period or otherwise) the entrant is no longer eligible for entry into the prize draw.</p>
<b>Maximum Number of Entries</b>	Multiple entries are permitted subject to each entry relating to a qualifying purchase. For the sake of clarity, multiple entries will be accepted and allocated to each policy holder on every Good2Go Travel Insurance policy purchased during the promotion period.
<b>Draw Details</b>	The prize draw will be a random selection from all valid entries received during the Promotional Period. The first entry drawn at random will win the major prize. Time/Date: 11:00am AEDT on 07 <sup>th</sup> March 2019 Location: 2, 11 York St Sydney NSW 2000

<b>Prize Details</b>	
<b>Major Prize Details</b>	<p>The major prize is a \$5,000 'travel upgrade', awarded in the form of a cheque or bank transfer.</p> <p>Total major prize pool is valued at \$5,000 (inc GST).</p>
<b>Prize Restrictions</b>	<p>Cash: The Promoter accepts no responsibility for any tax implications or financial institution charges that may arise from the prize winnings. Independent financial advice should be sought.</p> <p>The prize will be forfeited in the event that the Qualifying Purchase policy is cancelled before the draw.</p>
<b>Total Prize Pool</b>	Total prize pool valued is \$5,000 (inc GST).
<b>Notification of Winner(s)</b>	The major prize winner will be contacted via email and telephone within two (2) business days of the prize draw.
<b>Publication Details of Winner(s)</b>	The major prize winner will be published on the Good2Go Travel Insurance Facebook page ( <a href="https://www.facebook.com/good2goaustralia">https://www.facebook.com/good2goaustralia</a> ) on 08/03/19.
<b>Full T&amp;Cs</b>	See <a href="http://www.good2gotravelinsurance.com.au">www.good2gotravelinsurance.com.au</a>
<b>Unclaimed Prize Arrangements</b>	
<b>Prize Claim Date</b>	The Prize must be claimed by 11:00am (AEDT) on 07/06/2019. In the event that the Promoter is unable to make contact with the winner for any reason before 11am, at the Promoter's absolute discretion, the Promoter may determine that the winner is no longer eligible for the prize and hold an Unclaimed Prize Draw.
<b>Unclaimed Prize Draw</b>	Where applicable: Time/Date: 1:00pm (AEDT) on 07/06/2019 Location: 2, 11 York St Sydney NSW 2000
<b>Notification/ Publication Details (of unclaimed prize winner(s))</b>	<p>The winner will be contacted via email and telephone within two (2) business days of the prize draw.</p> <p>The unclaimed prize winner will be published online at <a href="http://www.good2gotravelinsurance.com.au">www.good2gotravelinsurance.com.au</a> on 11/06/2019.</p>

## Conditions of Entry

1. These terms must be read together with the Schedule for this Promotion. The Schedule defines terminology used in these Conditions of Entry. Participation in this Promotion constitutes acceptance of these Terms of Entry. Where there is any inconsistency between the Schedule and these terms, the Schedule prevails.
2. Entry is open only to Entrants of the Relevant Country.
3. The Promotion will be conducted during the Promotion Period.
4. To enter the Promotion, entrants must comply with the Entry Mechanic during the Promotion Period and up to the prize draw.
5. It is the responsibility of each Eligible Entrant to ensure that their details, including their phone number and email address are correct and up to date.
6. Entries must be received by the Promoter during the Promotion Period.
7. Entries will be accepted per Qualifying Purchase in accordance with the Entry Mechanic.
8. The Promoter accepts no responsibility for late, lost, incomplete, incorrectly submitted, delayed, illegible, corrupted or misdirected entries, claims or correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction, transmission interruption, communications failure or otherwise. The Promoter has no control over communications networks or services, the Internet, or computer or telephone networks or lines and accepts no responsibility for any problems associated with them, whether due to traffic congestion, technical malfunction or otherwise. The Promoter is not liable for any consequences of user error including (without limitation) costs incurred. Any form of automated entry using any device or software is invalid.
9. The draw/s will be conducted in accordance with the Draw Details. Prize/s will be awarded to the valid entrant/s randomly drawn in accordance with the Prize Mechanic.
10. The promoter's decisions are final and no correspondence will be entered into.
11. Prize is specified in the Prize Details. The total prize pool is specified in the Total Prize Pool section of the Schedule.
12. At the Promoter's request, winners must participate in, and where relevant must procure that their company/s participate in, all promotional activity (such as publicity and photography) surrounding this Promotion or the winning of any prize, free of charge, and they consent to the Promoter and its related bodies corporate using their name and image in promotional material. Without limitation, entrants consent to being broadcast, filmed, photographed or otherwise recorded without compensation while participating in this Promotion, or in taking or using any prize, and they consent to the Promoter repeating any such image, broadcast, film or other recording at any time.
13. If an entrant is unable to or refuses or fails to take part in any element of this Promotion, or a winning entry is deemed not to comply with these terms, the Promoter reserves the right to discard that entrant's entry and proceed as if that entrant had not entered the Promotion.
14. The winner/s will be notified as stated in the Notification of Winners section of the Schedule and their name and state of residence will be published in accordance with the Publication Details. By entering this Promotion, each entrant requests that his or her full address not be published.
15. If any prize is not claimed in accordance with these terms of entry, the relevant winner's entry will be deemed invalid and the Promoter reserves the right to conduct such further draws on the Unclaimed Prize Draw Date as are necessary to distribute the prize/s, subject to applicable law or any directions given by any relevant authority. If required by law or any relevant authority, the winner/s will have their name and state of residence published in accordance with the Unclaimed Prize Draw Publication Details.
16. Prizes and participation in this Promotion are subject to any conditions imposed by the supplier or organiser of the prize, as applicable.
17. 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) by any person in connection with this Promotion or accepting or using any prize, except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
18. Without limiting the previous paragraph, the Promoter and its associated agencies and companies will not be liable for any damage to or delay in transit of prizes.
19. The Promoter may, in its sole discretion, disqualify any or all entries from, and prohibit further participation in this Promotion by, any person who fails to provide adequate identification to the satisfaction of the Promoter, or who tampers with or benefits from any

- tampering with the entry process or with the operation of the Promotion or acts in violation of these Conditions of Entry, acts in a disruptive manner or acts with the intent to annoy, abuse, threaten or harass any other person.
20. If due to any reason whatsoever the Promoter becomes aware after an entrant has won a prize that the entrant has not complied with these terms, that entrant will have no entitlement to the prize, even if the Promoter has announced them as a winner and that entrant will be required, at the direction of the Promoter, to return, refund or otherwise make restitution of the prize.
  21. Prizes are not transferable or exchangeable (except as set out in these Conditions of Entry), nor can they be redeemed for cash. The prize cannot be sold, scalped, auctioned, raffled, pledged or promoted as an incentive or reward by any third party as an inducement for any person or other entity to enter into any commercial or other arrangements with that third party. If a prize is obtained through any of these methods, it will not be honoured. In the event for any reason a winner does not take an element of any prize at the time stipulated by the Promoter then that element of the prize will be forfeited by the winner and cash will not be supplied in lieu of that element of the prize. Prize Value is as specified on the Date at which the Prize Value is Valid. The Promoter accepts no responsibility for any variation in prize value. Where a prize is unavailable for any reason, the Promoter may substitute for that prize another item of equal or higher value as determined by the Promoter, subject to the approval of the relevant authorities in the Relevant Country, if required. The Promoter will not replace any lost or stolen prizes.
  22. The Promoter accepts no responsibility for any tax implications or financial institution charges that may arise from winning or receiving the benefit of the. Independent financial advice should be sought. Where the operation of this Promotion results in, for GST purposes, supplies being made for non-monetary consideration, entrants agree to follow the Australian Taxation Office's stated view that where the parties are at arm's length, goods and services exchanged are of equal GST inclusive market values.
  23. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of infection by computer virus, network failure, bugs, tampering, unauthorised intervention, fraud, technical failures or any cause beyond the control of the Promoter, corrupts or affects the administration, security, fairness, integrity or proper conduct of this Promotion, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion, or invalidate any affected entries, subject to the approval of the relevant authorities in each Relevant Country, if required.
  24. All entries will become the property of the Promoter, AIG Australia Ltd. The Promoter collects personal information in order to conduct the promotion and may, for this purpose, disclose such information to third parties, including, but not limited to, prize suppliers and as required, to Australian regulatory authorities. Entry is conditional on providing this information and an entrant cannot enter the promotion without it. The Promoter may for these purposes disclose such information to third parties, including, but not limited to, prize suppliers and as required, to Australian regulatory authorities. The Promoter's Privacy Policy is available at [www.aig.com.au](http://www.aig.com.au) or by contacting us on 1300 030 886 and contains information about how you may access and correct your personal information, how to complain about a breach of the applicable privacy principles and how the Promoter will deal with such a complaint.
  25. Where the Promotion is administered on Facebook, entrants and participants in the Promotion acknowledge that the Promotion is in no way sponsored, endorsed or administered by or associated with Facebook and entrants and participants in the Promotion release Facebook and its associated companies from all liability arising from the Promotion.