



Cover-More “Win More, Worry Less!” Competition - TRAVELLER

Terms and Conditions

1. These Terms and Conditions apply to the “Win More, Worry Less!” Competition (“Competition”). By participating, entrants agree to be bound by these Terms and Conditions.
2. Entries must comply with these Terms and Conditions to be valid.
3. The Promoter is Cover-More Insurance Services Pty Ltd ABN 95 003 114 145 OF Zurich Tower, Level 12, 118 Mount Street, North Sydney NSW 2060. (“Promoter”). [TP 24/01398].
4. The Competition commences at [12:00am] (AEST) on [25 July] and closes at [11:59pm] (AEST) on [5 September] (“Competition Period”).
5. The total Prize pool for the Competition is AUD\$25,000 (5 x \$5,000) by bank transfer.
6. The Competition is a game of chance.

How to enter

7. Entry into the Competition is only open to Australian citizens, residents and eligible work or study visa holders over the age of 18 who purchase a Cover-More Travel Insurance in-store or online through Flight Centre Travel Group during the Competition Period. (“Eligible Entrants”).
8. To be eligible to win, Eligible Entrants must be:
 - a. an Australian citizen, resident or eligible work or study visa holders living in Australia; and
 - b. over the age of 18
9. Eligible Entrants must not be an employee of the Promoter or its related entities and must not have any immediate family members who are employees of the Promoter or its related entities. Immediate family means spouse, de facto spouse, child or stepchild (whether natural or by adoption), parent or step parent, brother, sister, step brother or step sister.
10. Eligible Entrants can enter only once.
11. Purchase of a Cover-More Travel Insurance must in-store or online through Flight Centre Travel Group must be during the Competition Period.
12. Entrants are responsible for their own costs associated with entering.
13. Entrants who use automatically generated entries or multiple aliases, may be disqualified from the Competition.
14. Only one entry per policy to the primary policy holder.
15. That their policy is still active or completed at the time of draw.

Prize Draw and Redemption

16. The Prize value is correct as at the date of preparing these Terms and Conditions and include any applicable GST.
17. The total prize pool is up to a value of AUD\$25,000 (5x \$5,000) in cash.
18. The Promoter does not accept responsibility for any variation in the Prize. If the Prize is unavailable, the Promoter reserves the right to substitute the Prize with a prize of equal or greater value, subject to any applicable regulation.
19. The 5 winners will be drawn by nation:

1 x NSW/ACT

1 x QLD



1 x VIC/TAS
1 x WA/NT/SA
1 x Australia Wide (Excl ACT)

20. The Prize draw will take place on [Monday 9 September] at [11:00am] (AEST) on randomdraws.com.au at location Level 12 118 Mount Street, North Sydney, NSW, 2060.
21. The winners will be contacted by Cover-More by email and phone within 7 business days of the draw.
22. The winners details (Last name, first initial and postcode) will be published within 30 days of drawing.
23. The prizes will be transferred by 24 September 2024 once winners have confirmed their Name, BSB and Account Number, and have acknowledged that their Prize will be sent electronic transfer. Cover-More is not responsible for non-fulfilment if incorrect details have been provided by the winner.
24. If a Prize has not been accepted or claimed within 3 months (the “Prize Claim Date”) or if, after making all reasonable attempts, the Promoter cannot contact a winner (or a winner does not contact the Promoter) by the Prize Claim Date, the relevant entry/ies will be discarded and the Promoter will conduct an unclaimed prize draw on 10 December at the same time and place as the original draw in order to distribute the unclaimed Prize/s.
25. Any winner/s in the unclaimed prize draw will be contacted by email within [7] business days of the draw.
26. The winners’ details (Last name, first initial and postcode) will be published within 30 days of drawing.
27. Prizes and all elements of Prizes must be taken as and when offered or will be forfeited, and if forfeited, the Promoter will not be liable.
28. Where the Promoter, acting reasonably, is of the view that an entrant has breached these Terms and Conditions, it reserves the right to discard their entry.
29. The Promoter reserves the right, at any time, to verify the validity of entrants (including an entrant’s identity, age and place of residence) and may disqualify any entrant who is not eligible to enter the Competition under these Terms and Conditions or who fails to verify the validity of their entry.

General terms

30. Entrants must not, in relation to this Competition:
 - a. tamper with the entry process;
 - b. engage in any conduct that may jeopardise the fair and proper conduct of the Competition;
 - c. act in a disruptive, annoying, threatening, abusive or harassing manner;
 - d. do anything that may diminish the good name or reputation of the Promoter or any of its related entities or of the agencies or companies associated with this Competition;
 - e. breach any law; or
 - f. behave in a way that is otherwise inappropriate.
31. The Promoter is not liable for entries, Prize claims or correspondence that are misplaced, misdirected, delayed, lost, incomplete, illegible or incorrectly submitted.
32. The Promoter is not liable for any problems with communications networks.



33. The Promoter's decision in connection with all aspects of this Competition is final.
34. If this Competition cannot run as planned for any reason beyond the Promoter's control, for example due to software, hardware or communications issues, unauthorised intervention, tampering, fraud or technical failure, the Promoter may end, change, suspend or cancel the Competition or disqualify affected entries/entrants, subject to any necessary approval by the state/territory gaming authorities.
35. The Promoter is not responsible for any tax implications arising from entrants winning a Prize. Entrants should seek independent financial advice. If for GST purposes this Competition results in any supply being made for nonmonetary consideration, entrants must 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.
36. Except for any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by law), the Promoter 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 in connection with this Competition, including but not limited to:
 - 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 tax liability incurred by a winner (independent financial advice should be sought);
or
 - d. accepting and/or using the Prize.
37. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
38. The Promoter reserves the right to disqualify any persons who breach any of these Terms and Conditions, provide false information or who seek to gain an unfair advantage or to manipulate this Competition.
39. Nothing in these Terms and Conditions limits, excludes, modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010 (Cth), as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the State and Territories of Australia.
40. Personal information is being collected by the Promoter for the purpose of conducting and promoting this Competition, and to assist the Promoter to improve its services. By entering this Competition, an entrant consents to storage and use of their personal information by the Promoter in accordance with its [Privacy Policy](#). If the personal information is not provided, the entrant may not participate in this Competition.
41. By entering in the competition, each Entrant agrees that New South Wales law, Australia without regard to conflicts of laws principles will apply to all matters relating to this competition. In the case of a dispute, the Entrant agrees to submit to the exclusive jurisdiction of the courts of New South Wales, Australia, except where, by law, such dispute must be brought in the jurisdiction in which the Entrant is domiciled, or where the relevant law contains mandatory provisions that override such exclusive jurisdiction.