

QBE Promotion Terms and Conditions

Win 100,000 Qantas Frequent Flyer Points a month with QBE Travel Insurance

1. Information on how to enter this promotion forms part of the terms and conditions of entry. Entry into the promotion and acceptance of a prize is deemed acceptance of these terms and conditions.
2. The Promoter is QBE Insurance (Australia) Limited (ABN 78 003 191 035) of Level 2, 2 Capital City Blvd, Wantirna South, Victoria 3152 (Tel: 1300 555 017) ('Promoter').
3. The promotion commences at 12.01am (AEST) on 11 May 2009 and closes at 11:59pm (AEST) on 31 July 2009 ('Promotion Period')
4. Entry is open only to Australian resident ('Eligible Entrants'), excluding officers, management, employees (and their immediate families) of the Promoter and their related bodies corporate;
5. To enter, Eligible Entrants must, during the Promotion Period purchase a QBE Travel Insurance Policy (as defined below) in their own name from any of the Promoters' travel insurance distributors or Authorised Representatives.

An Eligible Entrant will receive one entry into the draw for each Eligible Policy purchased by that Eligible Entrant in accordance with this clause 5 will automatically be entered in to the draw. Cancelled policies will not be eligible to win a prize.

6. There will be 3 prizes, each consisting of 100,000 Qantas Frequent Flyer Points ('Prize Points'). The notional value of each of the prize points is approximately A\$2,400 based on a sample of the awards that could be obtained by redeeming Prize Points through the Qantas Frequent Flyer program (as more fully defined in the Terms and Conditions of the Qantas Frequent Flyer program, 'Awards') as at 01 April 2009. For example 100,000 Qantas Frequent Flyer Points could be redeemed for a return flight to Los Angeles (subject to Award flight availability) excluding applicable surcharges, fees and taxes (which the member would have to pay to obtain that Award). The total prize pool value of this promotion is therefore A\$7,200. To redeem their prize, the winner must be a member of the Qantas Frequent Flyer program. This estimate of value is provided for the purposes of licensing this promotion only – the value of the Prize points will vary depending on whether and how they are used.
7. The prize value will also vary depending on the Award flight(s) and/or other Qantas Frequent Flyer Award(s) chosen by the winner when redeeming the Prize Points. The number of Award seats available is limited and availability depends on the flight, date, season and destination and some flights may not have any Award seats available. The redemption or use of Qantas Frequent Flyer points is subject to the availability of Awards that may be obtained through the redemption of the Prize Points. The Promoter does not accept any responsibility or liability for any variation in the value of the prizes or any inability to redeem the Prize points.

8. There are three draws, each corresponding to a month ("Issue Month") during the Promotion Period. The name of each Eligible Entrant:
- (a) who has entered the promotion in accordance with clause 5; and
 - (b) whose QBE Travel Insurance Policy is issued between 12.00am (AEST) and 11:59pm (AEST) during one of the three Issue Month's during the Promotion Period,

will go into a draw corresponding to the Issue Month, The draws for each Month will take place on:

- (a) 01 June 2009 (Issue Month 1, 11 May 2009 to 31 May 2009)
 - (b) 01 July 2009 (Issue Month 2, 01 June 2009 to 30 June 2009)
 - (c) 03 August 2009. (Issue Month 3, 01 July 2009 to 31 July 2009)
9. Each draw:
- (a) will be conducted by the Promoter (along with any other draws occurring on that day) at Level 2, 2 Capital City Blvd Wantirna, South, Victoria, commencing at 10.00am (AEST in the case of draws under clause 10; AEDST in the case of any second chance draws under clause 13);
 - (b) will be undertaken by the random selection through the Promoter's systems by a person appointed by the Promoter of one entry included in that draw under clause 10 or clause 13; and
 - (c) will be witnessed by a member of the Promoter's management.

The first valid entry selected under paragraph (b) from each draw will be awarded a prize.

10. Each prize must be taken as stated and no compensation will be payable if a winner is unable to use the prize as stated. Prizes are not exchangeable or redeemable for cash or other goods or services. A prize cannot be transferred to any other person, unless agreed to by the Promoter and Qantas Airways Limited, or permitted under the terms and conditions of the Qantas Frequent Flyer program. If a prize cannot be used as stated, it will be forfeited.
11. The result of each draw is final and no correspondence will be entered into.
12. Each winner will be notified by telephone on the day of the relevant draw and by mail within two days of the relevant draw. The names of winners:
- (a) of the draw occurring on 01 June 2009 will be published in The Australian newspaper on 03 June 2009;
 - (b) of the draw occurring on 01 July 2009 will be published in The Australian newspaper on 03 July 2009;
 - and
 - (c) of the draw occurring on 03 August 2009 will be published in The Australian newspaper on 05 August 2009.

Winners should allow up to three weeks for the awarding of their Prize Points.

13. The Promoter reserves the right to redraw in the event of an entrant being unable to satisfy these promotion terms and conditions or forfeiting or not claiming a prize. For any prize that remains unclaimed or forfeited as at 10.00am (AEDST) on 03 November 2009, the Promoter will (subject to any written direction given under applicable law) conduct a second chance draw on that date in accordance with the procedure at clause 9, from the Eligible Entries corresponding to the Issue Month to which a prize was not awarded, submitted in accordance with clause 5. Winners of any second chance draws will be notified in writing within two working days of the draw and published in The Australian newspaper on the 05 November 2009.

14. The prizes do not include surcharges, fees and taxes payable in cash for any Award, travel insurance, passports, visas, spending money, meals, accommodation, transfers, taxes, ground transportation and any other costs of a personal nature not stated. Prize winners will be responsible for all applicable surcharges, fees and taxes for Award travel or accommodation booked using their Prize Points. Surcharges, fees and taxes vary depending on departure points, routes, exchange rates and dates of travel and are subject to change without notice. Compliance with any health or other government requirements is the responsibility of the prize winner and any travel companions. Without limiting the above, entry onto any country and satisfying any customs or related requirements is the responsibility of the winner and their travel companions. Award travel is subject to fare rules and the Conditions of Carriage of the relevant carrier. The Promoter and Qantas Airways Limited make no representation as to the safety, conditions or other issues that may exist at any destination. International travel advice can be obtained from various sources, including government, local consular offices and the web site of the Australian Department of Foreign Affairs and trade.
15. Neither the Promoter, Qantas Airways Limited, the related bodies corporate of either, nor their respective officers, employees, contractors or agents will be liable for any loss, damage or personal injury whatsoever (including but not limited to direct, indirect and consequential loss) suffered or sustained in connection with this promotion, the advertisement of this promotion or the use of 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).
16. If any act, omission, event or circumstance occurs which is beyond the reasonable control of the Promoter and which prevents the Promoter from complying with these terms and conditions, the Promoter will not be liable for any failure to perform or delay in performing its obligations and the Promoter reserves the right (subject to any applicable law) to cancel, terminate or modify or suspend this promotion.
17. Entry details remain the property of the Promoter. The name and photograph of the winner may be used for promotional purposes by the Promoter and Qantas Airways Limited, unless the winner otherwise notifies the Promoter at the time of accepting the prize. By entering this promotion, entrants consent to the Promoter and Qantas Airways Limited using personal information provided in connection with this promotion for the purposes of facilitating the conduct of the promotion and awarding any prizes. Without limiting the foregoing, entrants' personal information provided in connection with this promotion will be handled by the Promoter in accordance with the Promoter's Privacy Statement, a copy of which is available at www.qbetravelinsurance.com.au and by Qantas Airways Limited in accordance with its Privacy Statement, a copy of which is available at qantas.com/privacy.
18. Authorised under Lottery Permit Numbers:
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| SA | T09/822 |
| NSW | LTPS/09/03126 |
| ACT | TP 09/01344.2 |

Insurance underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035 (AFSL 239545). A Product Disclosure Statement (PDS) should be considered before acquiring this product, available from a distributor within the Jetset Travelworld Group or the Promoters' other authorised representatives.