

Win Your Health Insurance Premium Paid For a Year – *Terms & Conditions of Entry

Terms and Conditions:

1. This offer is made by Police Health Limited ABN 86 135 221 519 trading as Police Health and Emergency Services Health and is subject to the Terms & Conditions of Entry (the **Promotion**).
2. The '**Promotion**' commences on the 2 November 2020 at 9:00am ACDT and ends on 2 February 2021 at 4:45pm ACDT (**Offer Period**). We reserve the right to alter or change the conditions of the '**Promotion**' at any time, or withdraw the offer at any time, but not affecting referrals made under the '**Promotion**' to that time.
3. This offer is only available to members (**insured persons**) who are registered as an adult and aged 18 years or older who are on a current and financial Police Health or Emergency Services Health health insurance policy (**eligible entrant**) who refer a '**new member**' to Police Health Limited during the '**Offer Period**' and the '**new member**' applies to purchase either a Gold Hospital or a Gold Combined or a Rolling Extras health insurance policy, within the '**Offer Period**', and the referred '**new member**' becomes the Contributor of the new health insurance policy, and premium payment commences on or before 16 February 2021.
4. A '**new member**' is a person who has not been a Contributor of, or insured by, Police Health or Emergency Services Health in the four months between 2 July 2020 and 2 November 2020 and the person becomes the Contributor, with their premiums commencing on the new health insurance policy on or before 16 February 2021.
5. For clarity, a '**new member**' does not include any person who has come off of their parent's health insurance policy and purchased their own health insurance policy; where there has been a change in health insurance cover; or where persons are added to an existing health insurance policy such as where the health insurance policy changes from a single policy to family policy or from a family policy to single parent family policy, etc.
6. A person who is registered as an adult on a health insurance policy is a person who is not registered as a child dependent on a health insurance policy. For clarity, a person aged 18 years or older who is registered as a child dependent on a health insurance policy is not an adult for the purposes of this '**Promotion**'.
7. The commencement date of the health insurance policy of the '**new member**' must be on or before 16 February 2021; and the '**new member**' must be eligible to join Police Health or

Emergency Services Health and the application must be accepted by Police Health or Emergency Services Health.

8. If a draw is scheduled on the weekend or a public holiday, or during a state instructed lockdown as governed by the state the draw will be conducted at the same time and location on the following business day, or where legally possible. If there is a delay in the draw of the competition due to a pandemic, or other unforeseen reasons, entries will be advised by email.
9. To enter the **'Promotion'**, the **'eligible entrant'** must complete the following steps and meet the requirements of these Terms & Conditions of Entry* and a) be insured on a health insurance policy of Police Health Limited that is financial in the period between 02/10/20 at 09:00 am ACDT and 02/02/21 at 4:45pm ACDT; and b) remain on a valid financial health insurance policy as of 4:45pm ACDT on the 02/02/21. Entry to competition will be automatically recorded on purchase of a new health insurance policy when a **'new member'** uses the promo code 'REFER' and the member services team verifies with the **'new member'** the referrer's first and last name and that they are a current **'eligible entrant'** and an insured person on a financial health insurance policy of Police Health Limited.
10. There is one (1) **'prize'** and the **'prize'** is awarded to the **'winning entry'**, being the **'eligible member'** on a current financial health insurance policy of Police Health Limited and who made the referral (the **Winner**). The **'prize'** is the monthly payment, for a period of twelve (12) consecutive months, of health insurance premiums towards the private health insurance policy of Police Health Limited that the **'Winner'** is insured on at the time of payment by Police Health Limited. This monthly payment of premiums must commence on or before 1 April 2021.
11. For clarity, only one (1) **'prize'** will be awarded and must be for a Police Health or an Emergency Services Health private health insurance policy. The Total Value of the one (1) prize is up to \$10,241.60 AUD (based on the most expensive private health insurance policy available through Police Health Limited as of 01/10/20).
12. If the **'Winner'** is on a health insurance policy that has its premiums pre-paid in advance, the prize will commence towards the health insurance policy of the member no later than 1 April 2021. Any additional pre-paid premiums paid will be put forward and credited as future premiums after the 12 month payment of premiums by Police Health Limited has concluded.
13. The payment of premiums towards the health insurance policy on which the **'Winner'** is insured will cease if the **'Winner'**, for any reason, ceases to be insured by Police Health or Emergency Services Health. The payment of premiums for 12 months under the **'prize'** will cease after the period of 12 months from the commencement of premium payment (which must commence on or before 1 April 2021), and will not be extended for any reason (such as for the suspension of the health insurance policy).

14. Winning method: Draw: computerised random selection – 18/02/21 at 02:30 pm ACDT using TPAL ELECTRONIC DRAW SYSTEM Permit no. 1224. A random number will be generated with the winning number correlating to the line entry of entry applicant. No personal data will be exchanged with TPAL. The draw will be conducted at Police Health Limited ABN 86 135 221 519, 320 King William Street Adelaide, SA 5000.
15. **'Winner'** notification: The **'Winner'** will be contacted by phone number and email (**winning confirmation email**) within two (2) business days of the draw. The **'Winner'** will be published in next member Newsletter on the 22/02/21.
16. Unclaimed **'prize'**: The **'prize'** must be claimed by the **'Winner'** by accepting the **'prize'** by reply email to the **'winning confirmation email'** on or before the 18/03/21 at 02:30 pm ACDT. In the event of an unclaimed prize, the prize will be redrawn on 19/03/21 at 02:30 pm ACDT at Police Health Limited 320 King William Street Adelaide South Australia. The **'Winner'** of the redraw will be notified by phone and email within two (2) business days of the redraw. The **'Winner'** will be published in next member Newsletter on the 22/03/21. The second redrawn **'Winner'** must claim the **'prize'** by accepting the **'prize'** by reply email to the **'winning confirmation email'** on or before the 30/03/21 at 4:45 pm ACDT. In the event of the second redraw **'prize' being unclaimed**, the **'prize'** will be forfeited and the **'prize'** will cease to be available.
17. The **'Winner'** of a drawn prize is determined by chance. No entry fee is charged by the Police Health Limited to enter the **'Promotion'**.
18. The **'prize'** will be awarded to the person named in the entry. Any entry must be made by an eligible entrant and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or **'Winner'**, Police Health Limited reserves the right, in its sole discretion, to determine the identity of the entrant or **'Winner'**.
19. All reasonable attempts will be made to contact the **'Winner'**. If any **'Winner'** chooses not to take the **'prize'** (or is unable to), or does not claim the **'prize'** by the time specified by clause 16, or is unavailable, they forfeit the **'prize'** and Police Health Limited is not obliged to substitute the **'prize'**.
20. The value of the **'prize'** is accurate and based upon the recommended retail value of the prize (inclusive of GST) at the date of printing. Police Health Limited accepts no responsibility for any variation in the value of the **'prize'** after that date.
21. No part of the **'prize'** is exchangeable, redeemable for cash or any other prize or transferable.
22. This **'prize'** is allocated only to the **'Winner'** of the **'prize'**, and is not transferrable, should the **'Winner'** cease to be insured by Police Health Limited, the prize is not transferrable and the **'prize'** is forfeited.

23. Should the '**Winner**' as a dependent decide to take out their own health insurance policy, rather than the health insurance policy they are on, during the '**payment of the prize**', the '**prize**' follows the '**Winner**' to their new health insurance policy with Police Health Limited for the remainder of the payment period.
24. For the purposes of public statements and advertisements, Police Health Limited may only publish the '**Winner's**' surname, initial and State/Territory of residence.
25. It is a condition of accepting the prize that the '**Winner**' may be required to sign a legal acknowledgement of these Terms and Conditions of Entry as determined by Police Health Limited in its absolute discretion, prior to receiving the '**prize**'.
26. No guarantee or warranty is given in addition to any relevant statutory guarantees and warranties and nothing in these Terms and Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory guarantees or consumer rights under any applicable law including the *Competition and Consumer Act 2010 (Cth)*.
27. If for any reason any aspect of this '**Promotion**' is not capable of running as planned, including by reason of pandemic, epidemic, computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Police Health Limited, Police Health Limited may in its sole discretion cancel, terminate, modify or suspend the '**Promotion**' and invalidate any affected entries, or suspend or modify the '**prize**', subject to State or Territory regulation.
28. Police Health Limited reserves the right to disqualify entries in the event of non-compliance with these Terms and Conditions of Entry. In the event that there is a dispute concerning the conduct of the '**Promotion**', the decision of Police Health Limited is final and binding on each entrant.
29. Police Health Limited accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regards to the tax implications relating to the '**prize**' or acceptance of the '**prize**'. If eligible and registered for the Australian Government Rebate on private health insurance (Rebate), the health insurance policy on which the '**Winner**' and or Contributor is insured on will be placed on Tier 3 (Rebate set as zero) for the duration of the 12 consecutive monthly premium payment under the '**prize**'. Any eligible Rebate that is available to the "**Winner**", Contributor and/or partner/dependents on the health insurance policy may be adjusted by the ATO upon lodgement of their tax return, and the affected parties must seek independent financial advice on this matter . Police Health Limited will contact the '**Winner**' at least 30 days before the payment of the '**prize**' premiums conclude and confirm with the '**Winner**' and/or Contributor of the health insurance policy what Rebate Tier they would like to resume on when their premiums are payable by the Contributor of the health insurance policy.
30. This offer is not available to existing Police Health Limited members whose health insurance policy is suspended or in arrears.

31. The purchase of a new health insurance policy by the eligible '**new member**' must be directly with Police Health or Emergency Services Health (by phone or through its website) and not through an agent. The '**new member**' must note the promotion code 'REFER' on the application form or disclose the promotion code to the Member Services Officer at the point of sale for the member to be entered into the competition.
32. The Member Service Team will contact the 'new member' to confirm the details of the referring Police Health and/or Emergency Services Health member.
33. Employees and directors of Police Health Limited or their immediate family are not eligible to participate in the competition.
34. This offer is not available in conjunction with any other promotional offer.
35. A current '**eligible entrant**' insured by an Emergency Services Health health insurance policy can refer an eligible '**new member**' to Police Health and a current 'eligible entrant' insured by a Police Health health insurance policy can refer an eligible 'new member' to Emergency Services Health.
36. These Terms and Conditions of Entry are current as of 01/10/2020.

Permits: Authorised under: ACT Permit No. TP 20/01418; NSW Permit No. TP/00420; and SA Permit No. T20/1276

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