

Game of skill – Competition Terms

Coles Insurance x Essendon Football Club Game Day Giveaway July 9 2021

General

1. The competition is a game of skill, chance does not form part of selecting the winner.
2. The material used to market and promote the competition forms part of the competition terms.

Eligibility to enter

3. During the competition period, anyone may enter the competition, provided that they are:
 - (a) 18 years of age or older;
 - (b) in attendance and seated on Level One within the Essendon member aisles 30 - 48 (inclusive) at the Essendon Football Club home game stadium against Adelaide Football Club on 9 July 2021, where the promotion is executed.

Entering

4. By entering the competition, entrants accept the competition terms.
5. To enter, entrants must be seated on Level One of the Essendon home ground stadium within the Essendon member aisles 30 - 48 (inclusive) and must be located by the Coles Insurance camera pan at the quarter time break as an energetic Essendon Football Club supporter and approached by a representative of the promoter.
6. A representative of the promoter may deem as invalid any entry which:
 - (a) depicts any illegible, incomprehensible, offensive or incomplete material; or
 - (b) depicts objectionable, profane, insulting, inflammatory or defamatory material
7. A representative of the promoter may disqualify any entrant who:
 - (a) enters the competition without being eligible;
 - (b) tampers with the entry process;
 - (c) Does not act in accordance with the competition terms; or
 - (d) in entering the competition, engages in conduct which is fraudulent, misleading, deceptive or damaging to the goodwill or reputation of the competition or the promoter.
8. Failure by the promoter to exercise its rights under paragraph 6 or paragraph 7 does not constitute a waiver of the promoter's rights under paragraph 6 or paragraph 7.

Selecting winners

9. A representative of the promoter will select 2 winners seating within the Essendon member aisles 30 - 48 (inclusive) at the selection time on the selection date at the selection address.
10. A representative of the promoter will select the winners via Coles Insurance camera pan. Winners will be chosen based on being the most energetic supporters of the Essendon Football Club within the relevant seating area. The representative of the promoter's selection is final and binding, at its sole discretion, and subject to the promoter's rights under paragraph 6 or paragraph 7.
11. A representative of the promoter will notify the winners immediately as they receive their prize. The promoter will post the winner's first name and city or town the winner is from on the website at coles.com.au/insurance within 2 weeks after the game.

Awarding prizes

14. The promoter may request that the winners provide proof of age to the promoter's reasonable satisfaction before awarding the prize. If the winners do not provide proof of age to the promoter's reasonable satisfaction on the game day after being selected as a winner, the promoter may forfeit the prize.
15. The winners must accept the prize on the game day after being selected as a winner. If the winners do not accept the prize on the game day after being selected as the winner, the promoter may forfeit the prize.
16. In consideration of the representative of the promoter awarding the prize to the winners, the winners:
 - (a) consent to the promoter using his or her name, likeness, image, voice and entry in any marketing and promotion of the competition, the promotion of Essendon Football Club, the promoter or the promoter's business;
 - (b) agree to use the prize in accordance with the supplier's specified requirements; and
 - (c) agree that the prize is not transferable or exchangeable and cannot be taken as cash.
17. If the prize is unavailable, the promoter may substitute the prize with a substitute prize, provided that the substitute prize is of the same or similar value or specification as the prize.

Force majeure

18. If there is a force majeure event which prevents or materially and adversely affects the promoter's ability to market, promote and run the competition in accordance with the competition terms, the promoter may cancel, terminate, modify, suspend or postpone the competition.

Liability

19. The promoter is not liable for any loss, expense, damage or liability suffered or incurred by entrants and winners in connection with the competition, including:
 - (a) any late, lost, altered, damaged or misdirected entries or prize acceptance, including delays due to technical disruptions or network congestion;
 - (b) any incorrect or inaccurate information caused by equipment or programming associated with or utilised in the competition;
 - (c) any technical error, including any omission, interruption, deletion, defect, delay in operation or transmission or communications line, telephone, mobile or satellite network failure; and
 - (d) any theft, destruction, unauthorised access to or alteration of entries or prize acceptance; and
 - (e) any use of the prize or any tax liability incurred by the winners as a result of accepting the prize.
20. Nothing under paragraph 19 is intended to limit entrants' or winners' rights under the *Australian Consumer Law 2010*.

Personal information

25. The promoter collects personal information about entrants in order to run the competition. The promoter uses and manages entrants personal information in accordance with its privacy

policy available at www.coles.com.au/privacy. By entering the competition, each entrant consents to the promoter using their personal information for future marketing and promotional purposes.

Meanings

26. In the competition terms, the following words have the following meanings:

Word	Meaning
Competition	Coles Insurance Essendon Football Club Fan Game Day Giveaway
Competition period	Quarter Time break, Essendon Football Club Home Game against Adelaide Football Club
Draw Date	Friday July 9 2021
Draw address	Level One, Essendon member aisles 30 - 48 (inclusive) Essendon home game stadium
Force majeure event	An event which is beyond the control of the promoter, including: (a) Vandalism, power failures, tempests, natural disasters, acts of God, civil unrest, strike, war or terrorism; and (b) An infection by computer virus, bugs, tampering, unauthorised intervention, fraud, technical failures or any causes beyond the control of the Promoter, which corrupt or affect the administration, security, fairness or integrity or proper conduct of this promotion
Further draw	Not Applicable
Prize	2 x \$250.00 Coles Supermarket Gift Cards Total prize value \$500.00
Promoter	Coles Car, Home and Landlord Insurance is issued by Insurance Australia Limited (ABN 11 000 016 722) (AFSL 227681) (IAL). Coles Supermarkets Australia Pty Ltd (Coles) is an authorised representative of IAL. Insurance is issued by Insurance Australia Limited ABN 11 000 016 722 AFSL 227681 (IAL). Coles Insurance - 800 Toorak Road, Hawthorn East, Victoria 3123
Website	coles.com.au/insurance

Coles Supermarkets Australia Pty Ltd (Coles) and Loyalty Pacific Pty Ltd are authorised representatives of the issuer, Insurance Australia Limited (ABN 11 000 016 722) (AFSL 227681), part of Insurance Australia Group (IAG). Any advice provided is of a general nature only and does not take into consideration your objectives, financial situation or needs. Before acting on any advice you should consider its appropriateness. Consider the Product Disclosure Statement available at www.coles.com.au/insurance-information to see if the product is right for you.