

Coles Insurance Flybuys Bonus Points offer
Terms and Conditions as at 29th April 2021

Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) (**Coles**) and Loyalty Pacific Ltd (ABN 82 057 931 334) (**Flybuys**) are authorised representatives of the issuer of Coles Insurance, Guild Insurance Ltd (ABN55 004 538 863) (AFSL233791) (**Guild Insurance**).

1. This offer by Coles is open to Flybuys members (each, a **Recipient**) who receive an email, letter or other communication directly from Flybuys offering them a specified amount of Flybuys Bonus Points (the **Reward**) if they purchase a new Coles Pet Insurance Policy as specified in the communications and otherwise comply with the requirements of these terms and conditions (the **Offer**). This Offer expires at the end of the period specified in the communication (**Offer Period**) unless withdrawn earlier by Coles, and is not transferable.
2. Subject to these terms and conditions, to accept the Offer a Recipient must:
 - a. be a current member of Flybuys;
 - b. receive a letter, email or other direct communication from Flybuys with details of the Offer and the Reward;
 - c. purchase a new Coles Pet Insurance Policy specified in the communication, and provide their Flybuys number at the time of taking out the policy during the Offer Period; and
 - d. maintain the policy for at least the 21 days from the start date for cover and until the Reward is loaded to their Flybuys account in accordance with section 4.
3. The Offer is not available to anyone who:
 - a. is not a current Flybuys member at the time of receiving the communication and seeks to join Flybuys at the time of purchase of a Coles policy;
 - b. does not successfully complete and submit an application during the Offer Period for the Coles Pet Insurance Policy specified in the communication directed to and received by them. Premium estimates and quick or full quotes do not constitute an application for this purpose;
 - c. is not accepted for cover under the Coles Insurance Policy specified in the communication for any reason including the application of underwriting criteria to their particular circumstances;
 - d. applies for a Coles Pet Insurance Policy out of the Offer Period; and
 - e. notwithstanding paragraphs a. to d. of this clause 3, for any reason does not continue to hold the policy for at least 21 days after the start date for cover and until the Reward is loaded to their Flybuys account in accordance with section 4.
4. The Reward will be loaded to an eligible member's Flybuys account up to 105 days after the start date of the new Coles Pet Insurance Policy specified in the communication.
5. The Offer can be claimed online and via the Coles Insurance contact centre. By claiming the Offer, a recipient accepts these terms and conditions.
6. The recipient acknowledges receipt of the Coles Financial Services Guide (FSG) available at coles.com.au/insurance-information and understands the Coles receives commission (paid by Guild and at no economic cost to the recipient) on any Coles Pet Insurance Policy issued by Guild.

Any advice in general only and doesn't consider your needs. Consider if Coles Insurance products are right for you by reading the Product Disclosure Statement available at coles.com.au/insurance-information.