

Coles Insurance 15% Online Discount
Terms & Conditions – as at 16 December 2022

Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) (Coles/we/us) and Loyalty Pacific (ABN 82 057 931 334) are authorized representatives of the insurer, Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681).

- The 15% online discount is available to customers who quote for and purchase a new Coles Car, Home or Landlord Insurance policy online at coles.com.au/insurance from 16 December 2022. It entitles the customer to 15% off the standard Coles Car Insurance, Coles Home Insurance or Coles Landlord Insurance premium. The Coles Home Insurance and Coles Landlord Insurance must be purchased for an address in Australia and the Coles Car Insurance must be purchased for a car registered in Australia. The 15% online discount is only applicable for new eligible policies.
- This 15% online discount replaces the former 10% online discount from 16 December 2022.
- Customers who quote for and purchase a new Coles Car, Home or Landlord Insurance policy by telephoning Coles Insurance directly are not eligible for this discount. This also includes customers who obtain a Coles Car, Home or Landlord Insurance quote by telephoning Coles Insurance and then purchase the policy with the same quote number through coles.com.au/insurance.
- If the Coles Insurance website refers a prospective customer to the telephone contact centre to provide additional information, the discount will be applied to the policy quote generated online if subsequently purchased over the telephone.
- Coles Insurance is entitled to discontinue this discount at any point in time however will not remove the discount from a new eligible policy before renewal once it has been applied to the new eligible policy.
- Coles Insurance is entitled to extend this offer at its discretion to other customers.
- In the case of the customer varying any rating details on the policy (such as address, vehicle, main driver) during the term of the policy, any applicable discounts will be recalculated based on the new applicable premiums. In the case that a new policy is required to be issued, it will be subject to whatever discounts are available at the time of issuing the new policy.
- The online discount may be included in any pricing provided as part of promotional offers made by Coles Insurance to match or beat competitors pricing.
- Discounts only apply until a minimum premium is reached.

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