

**Coles Pet Insurance ONE MONTH FREE offer**  
**Terms and Conditions as at 30th April 2020**

Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) (**Coles**) are authorised representatives of the issuer of Coles Insurance, Guild Insurance Ltd (ABN 55 004 538 863) (AFSL 233791) (**Guild Insurance**).

1. This offer by Coles is open to customers offering them One Month Free (the **Reward**) if they purchase a new Coles Pet Insurance Policy and 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 This Offer expires at the end of the period specified in the communication (**Offer Period**) unless withdrawn earlier by Coles and is not transferable.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. quote the promotion code "1MFREE" at the time they complete the purchase of a new Coles Pet Insurance policy;
  - b. purchase a new Coles Pet Insurance Policy during the Offer Period; and
  - c. maintain the policy for at least the 21 days from the start date for cover.
3. The Offer is not available to anyone who:
  - a. does not successfully complete and submit an application during the Offer Period for the Coles Pet Insurance Policy. Premium estimates and quick or full quotes do not constitute an application for this purpose;
  - b. is not accepted for cover under the Coles Pet Insurance Policy specified in the communication for any reason including the application of underwriting criteria to their particular circumstances;
  - c. applies for a Coles Pet Insurance Policy outside of the Offer Period; and
  - d. notwithstanding paragraphs a. to c. of this clause 3, for any reason does not continue to hold the policy 21 days after the start date for cover.
4. The Reward will be applied on a pro rata basis to the premium for your first year of cover depending on the payment option you select when you apply for your new Coles Pet Insurance Policy as described below:
  - a. If you elect to pay your premium fortnightly, Coles Pet Insurance will evenly spread the Reward over twenty-six (26) fortnightly premium instalments.
  - b. If you elect to pay your premium monthly, Coles Pet Insurance will evenly spread the Reward over twelve (12) monthly premium instalments.
  - c. If you elect to pay your premium annually, the amount of the annual premium payable for your first year of cover will be calculated so that you only pay for eleven (11) calendar months of cover.
5. If you terminate your Coles Pet Insurance Policy within the first year you acknowledge that the benefit of the Reward you receive will be a proportion of the total Reward based on the duration of your Coles Pet Insurance Policy.
6. The Offer can be claimed online and via the Coles Insurance contact centre. By claiming the Offer, a recipient accepts these terms and conditions.

7. The recipient acknowledges receipt of the Coles Financial Services Guide (FSG) available at [coles.com.au/insurance-information](https://coles.com.au/insurance-information) and understands that Coles receives commission (paid by Guild and at no economic cost to the recipient) on any Coles Insurance Policy issued by Guild.

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 available at [coles.com.au/insuranceinformation](https://coles.com.au/insuranceinformation).