

ahm/Medibank Arsenal Competition Terms & Conditions ("Conditions of Entry")

Schedule			
Promotion:	ahm/Medibank Arsenal Competition		
Promoters:	<ul style="list-style-type: none"> • Medibank Private Limited ABN 47 080 890 259, Level 1, 720 Bourke Street, Docklands, VIC 3008, Australia. Ph: 134190 • Australian Health Management Group Pty Limited ABN 96 003 683 298, Level 2, 720 Bourke Street, Docklands, VIC 3008, Australia. Ph: 134 246 		
Promotional Period:	Start date: 18/06/18 at 09:00 am AEST End date: 30/09/18 at 11:59 pm AEST		
Eligible entrants:	Entry is only open to Australian residents aged 18 years or over.		
How to Enter:	To enter the Promotion, the entrant must purchase a Medibank or ahm travel insurance policy, during the Promotional Period. Entry will be automatically recorded on purchase. Any Medibank or ahm travel insurance policies that are purchased during the Promotional Period but are subsequently cancelled by the time of the draw, will be deemed ineligible for draw entry.		
Entries permitted:	Entrants may enter multiple times provided each entry is submitted separately in accordance with the entry instructions above. Only one (1) entry awarded per Medibank or ahm travel insurance policy purchased during the Promotional Period, regardless of how many travelers on the policy. Only the first adult stated on the Certificate of Insurance will be entered into the draw.		
Total Prize Pool:	up to AUD \$10,000.00		
Prize Description	Number of this prize	Value (per prize)	Winning Method
Major Prize: The prize is a trip for two (2) adults to London, UK to see an Arsenal Premier League match, which consists of the following: <ul style="list-style-type: none"> • 2 x return economy class flights from the winner's nearest capital city to London, United Kingdom; • 2 x tickets to an Arsenal Premier League match at Emirates Stadium, London; • Up to five (5) nights' twin-share accommodation in a 4-star hotel; and • Game day hospitality for the winner and their travel guest, in the Highbury Restaurant at Emirates Stadium including: <ul style="list-style-type: none"> – Pre-match 4 course a la carte meal – Half-time and post match refreshments 	1	Up to AUD\$10,000.00 depending on date and exact point of departure	Draw: computerised random selection - 16/10/18 at 02:30 pm AEDT
Prize Conditions:	<ul style="list-style-type: none"> • No part of the prize is exchangeable, redeemable for cash or any other prize or transferable. • Both the winner and their guest for the prize must be 18 years or over. • Travel itinerary will be determined by the Promoter in its absolute discretion. • Travel must be taken to coincide with an Arsenal Premier League match taking place between 01/11/18 and 31/05/19, as chosen by the Promoter and subject to the Premier League game schedule. If the winner is unavailable or unwilling to travel within the aforementioned time frame, they will forfeit their right to the prize and will not be awarded cash or any other alternative in lieu. • The prize is subject to booking and flight availability. • Frequent flyer points will not be awarded and do not form part of the prize. • Spending money, meals, taxes (excluding airline and airport taxes), insurance, passports, visas, vaccinations, transport to and from departure point, transfers, items of a personal nature, in-room charges and all other ancillary costs, unless otherwise specified in the prize description herein, are not included. • The winner and his/her travel companion are responsible for ensuring that they have valid passports, and any requisite visas, vaccinations and travel documentation. • Subject to the terms and conditions of the participating prize provider(s), if for any reason the winner does not, once the prize has been booked, take the prize (or an element of the prize) at 		

	<p>the time stipulated, then the prize (or that element of the prize) will be forfeited and will not be redeemable for cash.</p> <ul style="list-style-type: none"> • The winner may be required to present their credit card at check in. • Prize is subject to the standard terms and conditions of individual prize and service providers. • The winner and his/her travel companion must depart from and return to the same departure point and travel together. • The Arsenal Premier League match tickets are subject to the event venue and ticket terms and conditions, including any applicable age restrictions. The Promoter and event organisers hereby expressly reserve the right to eject any winner and/or his/her companion for any inappropriate behaviour, including but not limited to intoxication, whilst participating in any element of the prize.
Winner notification:	The winner will be notified by using the contact details on file with the Promoter, includes in writing, within two (2) business days of the draw. The winner will be published in The Australian and at https://www.facebook.com/Medibank/ on 23/10/18.
Unclaimed Prizes:	Prize must be claimed by 24/10/18 at 1:00 pm AEDT. In the event of an unclaimed prize, the prize will be redrawn on 24/10/18 at 2:30 pm AEDT at Plexus, Level 2, 35 Little Bourke Street, Melbourne VIC 3000 Australia. The winner of the redraw will be notified by using the contact details on file with the Promoter, includes in writing, within two (2) business days of the redraw. The winner will be notified publicly (and their details published) in The Australian and https://www.facebook.com/Medibank/ on 26/10/18.

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("Promotional Period"). Entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will be accepted during the Promotional Period.
4. Employees (and the immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, its distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter. "Immediate family member" means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. Draw:
 - a) The draw will take place at Plexus, Level 2, 35 Little Bourke Street, Melbourne VIC 3000 Australia at 02:30 pm AEDT on 16/10/18 using computerised random selection.
 - i) The first valid entry drawn will be the winner of the prize specified in the Schedule above.
 - b) The draw conductor may draw additional reserve entries in case an invalid entry or entrant is drawn.
 - c) If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance.
6. All reasonable attempts will be made to contact each winner.
7. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize by the time specified by the Promoter, or is unavailable at the designated time for the Event or at the time stipulated by the Promoter for travel, they forfeit the prize and the Promoter is not obliged to substitute the prize.
8. Where entry is allowed by purchase or subscription, the cost of the product or service is no greater than the cost would be without the opportunity to participate in the Promotion.
9. The value of the prizes is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of printing. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.

10. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and/or specification, subject to any written directions of a regulatory authority.
11. No entry fee is charged by the Promoter to enter the Promotion.
12. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.
13. Entrants' personal information will be collected by the Promoter and Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145). Personal information will be stored on the Promoter's and Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145)'s databases. Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145) and the Promoter may use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at <http://www.medibank.com.au/legal-information.aspx#privacy>. Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145)'s privacy policy can be found at www.covermore.com.au/covermore-privacy-policy. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion. Personal information collected from entrants will not be disclosed to any entity located outside of Australia.
14. For the purposes of public statements and advertisements, the Promoter may only publish the winner's surname, initial and State/Territory or postcode of residence.
15. It is a condition of accepting the prize that a winner and their travel companion may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize.
16. If a prize is provided to the Promoters by a third party, the prize is subject to the terms and conditions of the third party prize supplier and the provision of the prize is the sole responsibility of the third party and not either Promoters. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency. The Promoters accept no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
17. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
18. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may in its sole discretion cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
19. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). In the event that a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.

20. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. In the event that there is a dispute concerning the conduct of the Promotion, the decision of the Promoter is final and binding on each entrant and no correspondence will be entered into.
21. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or wilful misconduct) in connection with this Promotion or accepting or using any prize (or recommendation), except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law).
22. The entrant will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
23. Unless otherwise specified, a prize is a single event for the winner (and their guest) and cannot be separated into separate events or components.
24. The Promoter 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.
25. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
26. Authorised under: ACT Permit No. TP 18/00842, NSW Permit No. LTPS/18/24397 and SA Permit No T18/767.