

Win your insurance paid for a year - Terms and Conditions

1. The Promotion is called **'We'll pay your insurance for 1 year'**. Information on how to participate in the Promotion forms part of these terms and conditions of eligibility. Participation in the Promotion is deemed acceptance of these terms and conditions of eligibility.
2. The Promotion Period commences at 9:00 am on 9th April 2018 and closes at 5.00 pm on 30th June 2018.
3. The Promoter is QBE Insurance (Australia) Limited, 2 Park Street Sydney NSW 2000, ABN 78 003 191 035 AFS Licence 239545. The insurance products and services offered as part of the FCCS Credit Union range are issued by the Promoter. Ford Co-operative Credit Society Limited, ABN 74 087 651 456, AFSL Australian Credit Licence 244351, BSB 803 199
4. Persons under 18 years of age are ineligible for the Promotion.
5. The offer is not available on policies sold during the period that attract a FCCS staff discount.
6. The prize value is the Total Annual Premium as shown on the policy schedule.
7. Entry into the prize draw is gained by a person:
 - a. Taking out a new insurance policy with FCCS by paying for a new QBE Building and/or Contents during the Promotion Period; and go into the draw to have your insurance policy paid in full for 1 year. Applies to new business only and excludes renewing policies.
 - b. One policy number is classified as 1 entry in the draw.
 - c. The policy must be active at the time of the competition draw.
8. A person may enter the Promotion multiple times by satisfying the entry requirements in respect of multiple new insurance policies.
9. An agreement by a policyholder to enter a periodic instalment plan for a QBE Home policy is deemed to be payment for that product.
10. QBE MemberCare insurance products are issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence 239545.
11. The prize draw will be conducted at 12pm EST on 22/7/2018 at QBE Insurance (Australia) Limited, Level 3/628 Bourke Street, Melbourne VIC 3000.
12. Entries will be validated via sales and system reports. The winner will be the first person drawn at random by computer selection.
13. The winning entrant will be notified by telephone and mail within 2 days of the prize draw.
14. The winner is also being announced via social media and electronic communications.
15. The prize must be claimed by the winning entrant within three months of the prize draw date otherwise a redraw will be conducted at 12pm EST on 22/10/2018 at QBE Insurance (Australia) Limited, Level 3/628 Bourke Street, Melbourne VIC 3000.
16. The redraw winning entrant will be notified by telephone and mail within 2 days of the prize draw.
17. The prize is non-transferrable.
18. The determination of valid participation is at the sole and exclusive discretion of the Promoter. The Promoter's decision is final and no correspondence will be entered into.
19. The Promoter reserves the right to redraw in the event of an invalid entry.
20. Entry details, including personal information provided by customer, remain the property of the Promoter. The Promoter collects customers' personal information to conduct the Promotion and provide its services. It is a condition of this offer that this information is provided. By entering the Promotion, the customer agrees that the Promoter may use this information in any media for future promotional, marketing or publicity purposes without any further reference, payment or other compensation to the customer. For more information about how the Promoter may use customers' personal information, please refer to the Promoter's Privacy Policy, which is available from the Promoter.