INSURANCE WATCH

"Rate your Insurer & Win an Apple Watch" Competition

Terms and Conditions of Entry

1. **WHO MAY ENTER** The promotion is open to all Australian residents, over the age of 18 who have owned (or been a beneficiary of) a Life, TPD, Trauma or Income Protection policy during the last twelve months. This promotion is not open to any employees or family members of (i) any Life Insurance company in Australia or (ii) Insurance Watch Pty Ltd or any of its related companies (Ineligible Persons).

2. **ENTRANTS BOUND BY CONDITIONS** By participating, entrants agree to be bound by these conditions.

3. **HOW TO ENTER** To enter, entrants will visit www.insurancewatch.com.au and follow the instructions to complete a short survey about the insurance company who issued their policy including a short summary of their likes and dislikes. Entries must be (i) your own original content (ii) not previously submitted to Insurance Watch (iii) not submitted or published elsewhere (iv) not infringing any third party rights (v) not containing any abusive, misleading, inaccurate or untrue statements (vi) not containing identifiable personal details about yourself or other individuals (vii) not promoting or advertising the services of any third party (viii) not containing any links to third party websites or other content. The promoter reserves the right to disqualify any entrant submitting an entry which, in the opinion of the promoter, does not meet these conditions or is incomprehensible, irrelevant, incomplete, illegal, discriminatory or includes objectionable content, including but not limited to profanity, potentially insulting, scandalous, inflammatory or defamatory language.

4. **LIMITATIONS ON ENTRY** One entry per person.

5. **PROMOTION PERIOD** The promotion starts 9:01am 1st October 2026 and ends at 11:59pm AEST 31st March 2027 ("promotion period"). All references to time are local in Melbourne, Australia.

6. **SELECTION OF WINNER** The winner shall be selected at random and the content submitted shall play no part in the selection of the winner. Every valid entry will have the same chance of winning and the odds of winning depends on the number of entries received. The draw will be held at Level 8 Tower 1, 1341 Dandenong Road, Chadstone, Victoria at 4.00pm on 1st April 2027.

7 . **PRIZE** The prize is an Apple Watch Series 12 42-mm Black Aluminium Case with Sport Band and GPS valued at $649 (as quoted on 30th September 2026 at www.apple.com.au). The Promoter takes no responsibility for any variations in prize item value. Prize items are not transferable or exchangeable and cannot be taken as cash. In the event that any prize item is

unavailable, the Promoter reserves the right to substitute a prize item of equal or greater recommended retail value.

8. **WINNER NOTIFICATION AND PUBLICATION** The winner will be notified by email within two days of the draw and the winner's name published on the Insurance Watch website (www.insurancewatch.com.au) and Facebook page. The Promoter will not advise entrants of failure to win a prize. The Promoter is not responsible for contacting the winner by any other method or for the winner not receiving notification for any reason. Entrants are responsible to provide and maintain correct name and contact details. The winner will be required to substantiate their eligibility by providing proof of their identity and a copy of their most recent policy schedule from the insurer they have reviewed. If the winner is unable to be contacted within 4 weeks of the draw or the winner is found to be ineligible under the terms and conditions of the Promotion, a redraw will be conducted from the remaining entries on 30th April 2027 at the same time and place and on the same terms and conditions as previously.

9. **PRIZE COLLECTION** The Promoter will send the prize to the winner by courier or by registered post to a postal address provided by the winner within 4 weeks of the draw. The address provided must be an Australian address. The winner may be required to attend their local post office and provide proof of identity to collect their prize.

10. **ENTRY VERIFICATION** The Promoter reserves the right to verify the validity of entries and to disqualify any entrant who tampers with the entry process or who submits an entry that is not in accordance with these Terms and Conditions of Entry.

11. **PROMOTER** The Promoter is Insurance Watch Pty Limited ABN 49 073 368 171, Level 8 Tower 1, 1341 Dandenong Road, Chadstone, Victoria 3148, postal address PO Box 428, Elsternwick Victoria 3185, telephone 1800 111 456.

12. **LIABILITY** The Promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for personal injury which is suffered or sustained, as a result of taking any prize, except for any liability which cannot be excluded by law. The Promoter shall not be responsible for any entry not being received or any injury or damage caused due any technical malfunction, computer virus, bugs, tampering, internet downtime or traffic congestion on the Promoter's website.

13. **PRIVACY AND OWNERSHIP OF ENTRIES** By entering the competition entrants consent to the information they submit in their entry being published on the Insurance Watch website or the website of any related companies. The display of any material will be on an anonymous basis with only the first name and state of residence shown. Insurance Watch and any related companies may use this information on their websites without any further reference or payment or other compensation to the entrant.