

**AAMI's Epic AFL Grand Final Week COMPETITION
CONDITIONS**

PARTICIPATION

1. This competition ("Competition") is conducted by AAI Limited, ABN 48 005 297 807 trading as AAMI ("the Promoter"), of Level 28 Brisbane Square, 266 George Street, Brisbane, Queensland 4000, ph 13 22 44. Please direct any postal correspondence to AAMI Marketing Team, PO 14180, Melbourne City Mail Centre, Victoria 8001.
2. All entry instructions and prize information published by the Promoter form part of these conditions. By entering, entrants accept these conditions.
3. The Competition is only open to individuals who:
 - a. are Australian residents aged 18 years or older at time of entry;
 - b. are a retail customer with an AAMI branded policy with access to AAMI Lucky Club at the time of entry;
 - c. are able to take the prize between Tuesday 25 September 2018 and Monday 1 October 2018 (inclusive); and
 - d. are not directors, management or employees, or their immediate family members, of the Promoter or its related companies or agencies associated with the Competition, ("Eligible Entrant").
4. Competition entry commences at 9:00:00am on Thursday 15 March 2018 and closes at 11:59:59pm on Monday 27 August 2018 ("Entry Period"). Except as otherwise stated, all times are Melbourne time.

ENTRY

5. To enter the Competition, an Eligible Entrant must, during the Entry Period, purchase a ticket to an AFL game in the 2018 season via the unique ticket URL available on the AAMI Lucky Club website <https://luckyclub.aami.com.au/> ("Ticketing **Website**").
6. All Eligible Entrants who purchase tickets in accordance with clause 5 will be automatically entered into the Competition. For the avoidance of doubt, the Eligible Entrant is the individual account holder of the AAMI Lucky Club account via which the AFL tickets were purchased (whom is not necessarily the individual(s) who use the AFL tickets to attend the relevant AFL game).
7. Entrants may only enter the Competition in their own name. Entrants will receive an entry for every valid AFL ticket purchased via the Ticketing Website. There is no limit of entries per person.
8. Entries must be received by the Promoter during the Entry Period. Entries will be deemed received at the time that the Promoter is satisfied that all necessary requirements under condition 5 have been met and not at the time of submission by the Eligible Entrant. The Promoter takes no responsibility for late, lost, incomplete, incorrectly submitted, illegible or misdirected entries or delays or failures in any equipment or telecommunications service used to administer this Competition.
9. Cost of entry via the internet is free, but internet connection and usage rates may apply. Eligible Entrants should obtain details of such costs from their service providers.

10. The Promoter may reject internet entries if it reasonably forms the opinion that they have been entered using automated entry means or by use of a competition entry service.
11. The Promoter may, in its absolute discretion, declare an entry invalid or disqualify any entrant that tampers with the entry process or benefits from such tampering, submits an entry that is incomplete or not in accordance with these conditions, does anything that diminishes the good name or reputation of the Promoter or any of its related entities or of the agencies or companies associated with this Competition, breaches any law, or otherwise acts in a manner that is inappropriate, disruptive, dishonest or calculated to jeopardise the fair and proper conduct of this Competition.
12. The Promoter reserves the right to require an entrant to verify the validity of their entry within the requested time, including but not limited to an entrant's identity, eligibility, age and address and to disqualify any entrant who does not satisfy any entry criteria in these conditions. Errors and omissions may be accepted at the Promoter's discretion. Proof considered suitable for verification is at the Promoter's discretion.

DRAW AND PRIZE

13. All valid entries received during the Entry Period will be entered into the prize draw. The random prize draw will be held at 12pm on Wednesday 29 August 2018 at 92-94 Tope St, South Melbourne Victoria 3205.
14. There is one prize to be won. The first valid entry randomly drawn will win the prize.
15. The prize is a trip for the winner and 1 adult companion to Melbourne, Victoria between Tuesday 25 September 2018 and Monday 1 October 2018 (inclusive) (the "Grand Final Week") valued at up to \$25,000, depending on the winner's point of departure, which consists of:
 - a. Two (2) adult return economy airfares to Tullamarine, Melbourne airport, from the Australian capital city airport closest to the ordinary residential address of the winner (inclusive of airfare related taxes and charges). The winner and their chosen one (1) companion must depart from and return to the same airport which is closest to the winner's ordinary residential address. If the winner's residential address is in Victoria, this component of the prize is not included;
 - b. Return private car transfers for the winner and their one (1) adult companion between Tullamarine Melbourne airport and Crown Towers. If the winner's residential address is in Victoria, then the private car transfers shall be between the winner's residential address and Crown Towers (Limited to 100kms);
 - c. Six (6) nights' accommodation at Crown Towers Melbourne from 25 September 2018 to 1 October 2018, comprised of one (1) Premier twin room, including breakfast for the winner and their one (1) adult companion;
 - d. 1 x Exclusive 10 course bespoke dining experience for the winner and their one (1) adult companion during the Grand Final Week at Vue Du Monde, Rialto Towers, 525 Collins Street, Melbourne, Victoria 3000 (The time and date are to be confirmed with the Promoter);
 - e. Stylist consultation and personal shopping experience for two (2) people with a Myer fashion consultant for 2 hours (at a time, date and location to be confirmed by the Promoter);

- f. Two (2) x \$1,000 AUD Myer gift cards issued in the winner's name;
 - g. \$1,000 (AUD) Crown Resorts Voucher issued in the winner's name;
 - h. Return private car transfers for the winner and their one (1) adult companion between Crown Towers and the Melbourne Cricket Ground on Saturday 29 September to coincide with the AFL Toyota Premiership Grand Final;
 - i. Two (2) Premiership Club tickets to the AFL Toyota Premiership Grand Final including a three-course sit-down meal and drinks package;
 - j. Winner and their one (1) adult companion to participate in the AFL Toyota Premiership Grand Final parade;
 - k. Winner and their one (1) adult companion to have a meet and greet with one (1) high-profile AFL footballer;
 - l. One (1) signed AFL guernsey;
 - m. Winner and their one (1) adult companion to attend the pre-AFL Toyota Premiership Grand Final press conference;
 - n. One (1) gift pack consisting of items as specified by the Promoter;
 - o. Winner and their one (1) adult companion to have a tour of the Melbourne Cricket Ground;
 - p. Two (2) tickets to the Virgin Australia Grand Final Party for the winner and their one (1) adult companion; and
 - q. Two (2) tickets to the Grand Final Eve Lunch for the winner and their one (1) adult companion.
16. All components of the prize, including flights and accommodation, are subject to booking and availability. All components of the prize must be taken together and when offered or will be forfeited. The prize cannot be used in conjunction with other travel discounts or special offers, and frequent flyer points will not be accrued.
 17. Trip must be taken to coincide with AFL Toyota Premiership Grand Final, between Tuesday 25 September 2018 and Monday 1 October 2018 (inclusive).
 18. Flights, accommodation and activities are subject to booking and availability. All components of the prize are subject to the relevant supplier's terms and conditions, including in relation to age restrictions, periods of validity or any other exclusions or inclusions as specified. All elements of the prize are subject to any conditions of entry into the relevant venue/s (including behavior requirements and applicable dress codes). Any failure by the winner (and their companion) to comply with the conditions imposed by the relevant prize supplier may result in the prize being cancelled or withdrawn without liability for the Promoter of the prize supplier(s).
 19. The Promoter does not control entry into any components of the prize. Where relevant, the winner (and their companion) must keep their tickets safe and the Promoter will not replace lost or stolen tickets.
 20. The winner and their travelling companion are responsible for ensuring that they have all necessary documents and permissions to travel to the relevant destination (including a current passport and any visas that may be required).
 21. The winner and companions are responsible for all other costs related to the relevant prize element, including travel costs to and from the point of departure, additional meals, additional beverages, additional transfer costs, insurance (including excesses), in-room charges, telephone calls, laundry services, spending money, bank charges and additional taxes. All persons taking the prize must depart and return at the same time. Costs for changes made by the winner (or companions) to a prize after it has been booked must be paid by the winner and companion/s as applicable. The winner may be required to present their credit card when checking in

to the accommodation. Unless stated otherwise, the winner and companions are responsible for making their own way to and from prize element locations, at the time and date specified by the Promoter.

22. The winner agrees to provide their companion with a copy of these conditions and by accepting or participating in the prize, their companion accepts these conditions.
23. The winner is responsible for their companion and the Promoter may prohibit further participation in this competition by the winner or their companion if they breach these conditions, whether or not legally bound by them.
24. If the winner (or their companion), in the opinion of the Promoter (and/or a medical professional, as required), are intoxicated, under the influence of alcohol or any other drug, behave aggressively or offensively, or behave in a manner which may diminish the good name or reputation of the Promoter or any of its related entities or the agencies or companies associated with this competition, is contrary to law or is otherwise inappropriate, the Promoter may cancel the prize or restrict the winner (and their companion) from participating in any elements of the prize, at its discretion.
25. Where a part of the prize involves the winner and their travelling companion attending an event, if any part of the event is abandoned, called off, varied or postponed for any reason, that part of the prize may be forfeited without compensation at the Promoter's discretion, subject to the approval of any relevant gaming authorities, where required.
26. The Promoter encourages the winner and their companion(s) to enjoy any alcohol consumption in moderation. Adults are advised to consider the 'low risk drinking' guideline recommended in the National Health & Medical Research Council's Australian Alcohol Guidelines which states: for healthy men and women, drinking no more than two (2) standard drinks on any day reduces your risk of harm from alcohol-related disease or injury over a lifetime. Drinking no more than four (4) standard drinks on a single occasion reduces the risk of alcohol-related injury arising from that occasion. A full version of the National Health & Medical Research Council's Australian Alcohol Guidelines is available at:
http://www.nhmrc.gov.au/_files_nhmrc/file/publications/synopses/ds10-alcohol.pdf.
The winner and their companion(s) agree that the prize is subject to relevant health, safety and liquor consumption laws, including responsible service of alcohol requirements of any prize provider. The Promoter additionally encourages the winner and their companion(s) to visit the Australian Government's information site for alcohol at www.alcohol.gov.au.

PROVISIONS APPLICABLE TO PRIZE(S) GENERALLY

27. The total prize pool is valued at up to \$25,000 AUD including GST depending on the winner's place of departure as at Monday 05 March 2018. A prize value is the recommended retail value as provided by the relevant supplier(s). The Promoter takes no responsibility for any variation in a prize's value due to exchange rate changes or otherwise.
28. Any additional costs not expressly stated, but which may be incurred in acceptance and use of a prize, are the responsibility of the winner. This includes but is not limited to travel costs to and from the points of departure, taxes, insurance, spending money and any other ancillary costs.
29. No compensation will be payable if a winner or any of their companions is unable to

take any element of a prize as stated, or does not satisfy any conditions of use for any element of the prize (including conditions imposed by event organisers or staff, or other prize providers, such as health, behavior, age and safety requirements), for whatever reason. Any part of a prize that is not taken for any reason is forfeited and no compensation will be provided.

30. Without limiting condition 29, if a prize (or part of a prize) is unavailable for any reason, the Promoter may, in its absolute discretion, substitute alternative goods or services of equal or higher value, subject to the approval of any relevant gaming authority, where required. The Promoter accepts no other liability or responsibility for any loss incurred by a winner or any other party if a prize (or part of prize) is unavailable for any reason.
31. Other than as expressly stated in these conditions, a prize is non-transferable, non-refundable, non-exchangeable, non-replaceable, and non-redeemable for another prize including cash, **except at the Promoter's discretion and subject to relevant State and Territory legislation.** Any components of the prize (including AFL Toyota Premiership Grand Final tickets) are non-transferrable and must not be transferred or sold. All components of the prize must be claimed together.

PRIZE WINNER

32. The winner will be notified within two (2) days of the prize draw by a phone call and email, using the details provided during their ticket purchase.
33. The prize notification will include instructions as to how the winner is to claim their prize, including that the winner and their nominated companion must sign and return a consent form agreeing to participate in all promotional activity (such as publicity and photography) surrounding winning a prize, free of charge.
34. The prize will only be awarded following any winner validation and verification that the Promoter requires in its sole discretion.
35. The name of the winner and their State or Territory of residence will be published on the AAMI Lucky Club Website on Monday 03 September 2018 for a minimum period of 28 days.
36. Subject, where relevant, to any directions given by a relevant gaming authority, if: (i) a prize is not claimed by a winner or the Promoter has been unable (despite reasonable efforts) to successfully contact the winner on or before Tuesday 04 September 2018 (ii) a winner is determined by the Promoter to be ineligible to win a prize in accordance with these conditions, the relevant prize will be forfeited and instead awarded to another Eligible Entrant in a redraw. Any such redraw will be made from a pool of the remaining Eligible Entrants and will take place at 12pm on Wednesday 05 September 2018 at the same location as the original draw, with any unclaimed prizes awarded to the next valid entry randomly drawn in descending order of value (if applicable). The name of any resulting winner(s) and their State or Territory of residence will be published will be published on the Competition Website on Thursday 6 September 2018 for a minimum period of 28 days and will be notified within 2 days of the redraw by a phone call and email using the details provided in their entry.

GENERAL

37. If any entrant or entry is deemed by the Promoter to have breached these conditions, or if they cannot take the prize between Tuesday 28 September 2018

and Monday 01 October 2018 (inclusive), their entry may be discarded.

38. If for any reason this Competition is not capable of running as planned, or is interfered with or disrupted in any way (including by vandalism, power failures, natural disasters, acts of God, weather event, civil unrest, strikes, computer bugs or viruses, tampering or technical failures), the Promoter reserves the right to cancel, terminate, modify or suspend the Competition, or invalidate any affected entries, subject to the approval of any relevant gaming authorities, where required.
39. The Promoter assumes no responsibility for: (i) any error, omission, interruption, or delay in the operation or transmission of any communication sent to (or by) the Promoter or any entrant whether caused by problems with communication networks or lines, computer systems, software or internet service providers, congestion on any carrier network or otherwise; (ii) any theft, destruction or unauthorised access to, or alteration of such communications; (iii) any problem with, or technical malfunction of, any computer system or other equipment used for the conduct of the Competition; (iv) any incorrect or incomplete information which may be communicated in the course of the administering this Competition (whether as a result of one of the foregoing causes or otherwise); or (v) any delay in delivery (when not directly caused by the Promoter or its supplier), or failure of safe delivery of a prize.
40. All of the Promoter's decisions in relation to all aspects of this Competition are final and no correspondence will be entered into. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights.
41. The winner accepts the prize at their own risk. Any tax liability arising as a result of accepting the prize is the responsibility of the winner. Independent financial advice should be sought.
42. Nothing in these conditions restricts, excludes or modifies any consumer rights under any statute including the Competition and Consumer Act 2010 (Cth). To the full extent permitted by law, the Promoter, its associated companies and agencies and any of their personnel (the "Relevant Parties") exclude all liability for any loss (including any damage, claim, injury, cost or expense) which is suffered or incurred by any Eligible Entrant in connection with the Competition or a prize, including without limitation: (i) any indirect, special, economic or consequential loss; (ii) any loss arising from the negligence of a Relevant Party; and (iii) any liability for personal injury or death. To the extent that such liability cannot be excluded by law, it is limited to the minimum allowable by law.
43. The winner (and companions) must, at the Promoter's request, participate in all promotional activity (such as publicity and photography) surrounding winning the prize, free of charge, and consent to the Promoter using their names, likenesses, images and/or voices (including any photograph, film and/or recording of them) in promotional material in any media at any time without notification or compensation, financial or otherwise.
44. The Promoter may communicate or advertise this Competition using Facebook. Each entrant completely releases Facebook from any and all liability in relation to this Competition, and acknowledges that this Competition is in no way sponsored, endorsed or administered by, or associated with, Facebook. Entrants provide their information to the Promoter and not to Facebook. Entrants completely release Facebook from any and all liability.

PRIVACY STATEMENT AND MARKETING CONSENT

45. Entrants' and companions' personal information is collected from entrants (and/or companions) by or on behalf of the Promoter (including Ticketek) to enable the Promoter and its agents to manage, administer and promote the Competition and, where applicable, publicise the winner. The personal information may also be provided to persons assisting the Promoter, including prize suppliers and deliverers, marketing agencies and IT providers, and to gaming authorities, media outlets and related companies. The winner's name will also be published on the Competition Website. By participating in the Competition (and/or accepting a prize), Eligible Entrants and companions consent to these uses and disclosures of their personal information. If an Eligible Entrant does not provide the personal information the Promoter requests, the Promoter may not be able to enter them into the Competition.
46. All personal information is handled in accordance with these conditions and the Promoter's Privacy Policy. Information about how to access or correct the personal information that the Promoter holds about you, or complain, can be found in the Promoter's Privacy Policy available online at www.aami.com.au/privacy.html
47. AFL approval code: GFAFL18/29
48. Competition permits: ACT TP18/00482, NSW LTPS/18/22765, SA T18/419.