



TERMS AND CONDITIONS
RYNO INSURANCE – May/June 2018
Promotion: Take out a policy with Ryno
Insurance to receive a Meguiar's Car Care
Pack.

Introduction and Eligibility

- (1) Information on how to enter and the Promotion details form part of these Terms and Conditions.
- (2) Entry into the Ryno Insurance – Take out a policy with Ryno Insurance to receive a Meguiar's Car Care Pack ("**Promotion**") is deemed acceptance of these Terms and Conditions.
- (3) The Promoter is Ryno Insurance Services, a specialist division of East West Insurance Brokers ABN 83 010 630 092, Australian Financial Services License No. 230041 ("**Promoter**").
- (4) Entry is open to Australian residents who bind into a policy agreement with the Promoter (Motor division only).
- (5) Employees of the Promoter or its associated entities and agencies and their immediate family members cannot enter.
- (6) The Promotion starts at 8.30am on 1st May 2018 and close at 5pm on 30th June 2018. ("**Promotion Period**").

How to Enter

- (7) Eligible candidates must take up a new insurance cover and come into a binding agreement with the Promoter (applicable to new policy holders only).

Promotion Details

- (8) Take out an insurance cover with the Promoter to receive a Meguiar's Car Care Pack (applicable to new policy holders only).
- (9) Meguiar's Car Care Pack is not convertible to its cash equivalent value.
- (10) The Promotion does not apply to existing policy holders of the Promoter.

Promotion Claim

- (11) Eligible candidates will have Meguiar's Car Care Pack mailed to them by providing the Promoter with the complete shipping information and address.

Privacy and Use of Information

- (12) The Promoter collects personal information ("**PI**") from entrants to conduct this Promotion & may disclose this PI to regulatory authorities & relevant third parties, including its related entities, agents & the prize supplier/s. The Promoter & these third parties may use this PI for promotional, marketing, research & profiling purposes (including sending electronic messages to or phoning the entrants) in accordance with the law & their respective privacy policies. See <https://rynoinsurancedirect.com.au/privacy-policy/> for the Promoter's policy.
- (13) The eligible candidates consent to the use of their name, voice & image in any media without remuneration for the purposes of promoting the business, products & services of the Promoter.



General Matters and Exclusion of Liability

- (14) The Promoter reserves the right, at any time, to verify the validity of entries & entrants (including an entrant's identity, place of employment and place of residence) & disqualify any entrant who submits an entry that is not in accordance with these Terms & Conditions or who tampers with the entry process.
- (15) If this Promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, the Promoter may, to the fullest extent permitted by law & subject to any written directions from a relevant authority, modify, suspend, terminate or cancel the Promotion, as appropriate.
- (16) Except for any liability that cannot be excluded by law, the Promoter excludes all liability (including negligence), for any personal injury or any loss or damage - whether direct, indirect, special or consequential - arising in any way out of this competition or the awarding or use of the promotion. The Promoter accepts no responsibility for any tax implications arising from the Promotion. The winner should seek independent financial advice as to such implications.
- (17) The Promoter's decisions are final, and the promoter will not enter into any correspondence with respect to them.

-END-