

MAKE IT COUNT!

THERE IS A SPOT UP FOR GRABS AT GLOBAL
WITH **Cover•More**



This year Cover-More will be offering a spot at Global Gathering to One Novice Consultant from the USA.



The Top Novice Consultant will be going to Vegas, to qualify you must:

- Achieve highest premium
- Have a tenure of 2 years or less (Hired on/after July 1st 2017)
- Hit a minimum of \$40K premium

If you achieved a Global spot outside of Cover-More (in another category) we will up the ante and pamper you with VIP treatment: Business class upgrade, room upgrade and hair and makeup for the ball.

See over for full terms and conditions.



GLOBAL GATHERING COMPETITION TERMS AND CONDITIONS OF ENTRY

General

- Information on how to enter and the prize form part of the Terms and Conditions of Entry. Entry into this competition is deemed acceptance of these Terms and Conditions.
- To the extent of any inconsistency between these Terms and Conditions and any other reference to this competition, these Terms and Conditions prevail.
- The Promoter is Cover-More Insurance Services Pty Ltd (ABN 95 003 114 145) of Level 2, 60 Miller Street, North Sydney NSW 2060 Australia ("Promoter").

Who can enter

- Subject to clause 5, entry is open to any employee of Flight Centre Travel Group (ACN 003 377) or a Flight Centre branded subsidiary or related body corporate of Flight Centre in Australia, New Zealand, the

United States of America and the United Kingdom ("Flight Centre") who:

- is over 18 years of age;
- is employed as a travel agent at Flight Centre ("Consultant");
- resides within the country in which he or she is employed, being Australia, New Zealand, the United States of America or the United Kingdom; and
- who has fulfilled the requirements of these Terms and Conditions ("Eligible Entrants").

How to enter

- During the Incentive Period, Eligible Entrants will go into the prize draw to win a trip to Flight Centre's Global Gathering Conference in 2019 ("Global Gathering"). Eligible Entrants must meet the following criteria to enter the draw:

Eligibility criteria				
	Commission earned from sales of Cover-More travel insurance policies during Incentive Period	Number of months as Flight Centre employee ("Commission Transfer")	Place of employment	Additional criteria
USA Novice Entrant – 1 Prize available	Minimum of USD40,000 or equivalent. Entrants may include sales from any brand within the Flight Centre group of companies.	24 or fewer Commission Transfers as by the end of the Incentive Period.	United States of America	Nil
NZ Top Performing Novice – 1 Prize available	Minimum of NZD100,000, pro-rated to the relevant Commission Transfers. Note: commission is overall and not limited to Cover-More insurance.	First Commission Transfer must be during the Incentive Period.	New Zealand	Eligible entrants must achieve a minimum of \$18k net (average of \$1500 per month) insurance sales. Eligible Entrants must also achieve any minimum insurance premium sales notified by Flight Centre to the Eligible Entrant.
NZ Top Consultant – 1 Prize available	Nil	Nil	New Zealand	The Consultant who achieves the highest net Cover-More premium during the Incentive Period will win the Prize.
UK Consultant – 1 Prize available	Nil		United Kingdom	Each month during the Incentive Period, the Consultant who achieves the highest commission will win a £100 gift voucher and be entered into the draw to win the Prize. The Prize will be drawn at the end of the Incentive Period.
AUS Most Improved Consultant – 1 place available	Minimum of AUS60,000.	12 or more Commission Transfers before the Incentive Period and 24 or more Commission Transfers before June 30 2019. The Eligible Entrant must have sold one or more Cover-More travel insurance policies during the 3 Commission Transfers immediately preceding the Incentive Period.		The Eligible Entrant must achieve the greatest increase in sales of Cover-More travel insurance policies during the Incentive Period as against the previous 12 month period.
AUS Top Performing Novice	Minimum of AUS60,000.	Eligible Entrants must have 24 or fewer Commission Transfers during the Incentive Period. The Eligible Entrant must have sold one or more Cover-More travel insurance policies during the 3 Commission Transfers immediately preceding the Incentive Period.	Nil	Nil

- No split policies (for example, two adults travelling together must appear under the same policy number) will be accepted. Cancelled or refunded policies will not be accepted.
- Entrants must provide, on request, all contact details, including a valid email address, to be eligible to win. Entrants may only enter in their own name. Inaudible, incomprehensible, illegible, and incomplete entries may be deemed invalid.

Open, close, draw and publish dates

8. The Global Gathering competition incentive period commences on 01/07/2018 at 00:00 AEDST and closes 30/06/2019 at 23:59 Australian Eastern Standard Time (“**AEST**”) (“**Incentive Period**”).
9. The Promoter will conduct an electronic draw on 01/07/2019 at 12:00 AEST.
10. The winner will be notified by email within 7 business days of the close of the competition.

Prize

11. The total prize pool is valued at up to AUD10,000 (ex GST) per Consultant. The prize is a package comprising one ticket and return economy flights to Global Gathering (“Prize”). Full conference details and Prize inclusions are subject to Flight Centre’s Global Gathering terms and conditions published by Flight Centre from time to time.
12. If a Prize winner is entitled to or awarded a ticket to Global Gathering the Promoter may substitute the Prize for an alternative prize which may include but is not limited to:
 - (a) Upgraded flight tickets to Global Gathering;
 - (b) Limousine transfers;
 - (c) Vouchers for cosmetic and beauty appointments to attend one or more Global Gathering events; and
 - (d) Vouchers for clothing and/or accessories for attire appropriate for one or more Global Gathering events.

Other terms and conditions

13. Any entrant found to have used a third party (including online competition entry site) to enter on their behalf will have all entries invalidated and any claim they have to the Prize will be invalidated. If such an entrant is awarded a prize and then found to have breached this clause, the entrant must immediately return the Prize, if awarded. The Promoter has sole discretion to determine if this clause has been breached by any entrant. The Promoter reserves the right to request whatever documentation it deems necessary to confirm if the entrant has breached this clause. An entrant must provide any requested documentation to the Promoter upon request. The Promoter reserves the right to disqualify any entrant who provides false information or who seeks to gain an unfair advantage or to manipulate this competition.
14. Any entrant found to be entering incorrect contact details, including incorrect email contact details, will have all entries invalidated and any claim to the Prize will be invalidated. If such an entrant is awarded the Prize and then found to have breached this clause, the entrant must immediately return the Prize, if awarded. The Promoter has sole discretion to determine if this clause has been breached by any entrant. The Promoter reserves the right to request whatever documentation it deems necessary to confirm if the entrant has breached this clause. An entrant must provide any requested documentation to the Promoter upon request.
15. If the Prize is unavailable, for whatever reason, the Promoter reserves the right to substitute the Prize for a prize of equal or greater value, subject to any relevant legislation or regulation in the country in which the entrant resides. Cash will not necessarily be awarded as a substitute. It is a condition of accepting the Prize that the winner must comply with all the conditions of use of the Prize and the Prize supplier’s requirements. Each prize must be taken as stated and no compensation will be payable if a winner is unable to use the Prize as stated.
16. Where relevant, Prizes will be sent to the winner’s nominated address. The Promoter highly recommends a current residential street address be provided when requested for ease of correspondence and potential Prize delivery. The Promoter makes all reasonable efforts to deliver Prizes to the addresses provided by competition entrants. The Promoter cannot guarantee that the Prize will be re-sent to the winner in the event of non-delivery to the provided address. The Promoter and their associated agencies and companies associated with this promotion will take no responsibility for prizes lost in transit.
17. The Promoter reserves the right to request that the winner sign a winner’s deed of release (and indemnification) or any other relevant forms or agreements that the Promoter deems necessary, to provide proof of identity, proof of age, proof of residency at the nominated delivery address and/or proof of entry validity (including phone bill) in order to claim the Prize. The type proof of identification, residency, age and entry that is considered suitable for verification is at the discretion of the Promoter. In the event that a winner cannot provide suitable proof, the winner will forfeit the Prize in whole and no substitute will be offered.

18. The Promoter reserves the right to:

- (a) conduct a redraw in the event that an entrant, claiming to be a winner, is unable to satisfy these Terms and Conditions or has breached these Terms and Conditions; or
- (b) decline to award the Prize.

19. Subject to relevant legislation or regulation in the country in which the entrant resides, the Promoter’s decision in relation to any aspect of the competition is final and binding on each person who enters. No correspondence will be entered into. No responsibility is accepted for late, lost or misdirected entries.

Privacy Collection Statement

20. The Promoter and its related entities collect entrants’ personal information for the purpose of conducting and promoting this competition (including but not limited to determining and notifying winners). The Promoter may disclose personal information collected to an agent who is engaged to conduct the competition draw and for Prize fulfilment. The Promoter may also disclose personal information collected to Australian regulatory authorities, such as the regulators of trade promotions. The Promoter will otherwise handle your personal information in accordance with its Privacy Policy available at:
 - (a) Australia: <http://www.covermore.com.au/covermore-privacy-policy>;
 - (b) New Zealand: You may request access to or update your personal information or lodge a complaint by writing to The Privacy Officer, Cover-More Group (ABN 95 003 114 145) of Private Bag 913, North Sydney NSW 2059.

Copyright, Statutory guarantees, Waiver and liability

21. All entries and any copyright subsisting in the entries become and remain the property of the Promoter who may publish or cause to be published any of the entries received.
22. In participating in the Prize, the winner agrees to participate and co-operate as required in all editorial activities relating to the competition, including but not limited to being interviewed and photographed. The winner agrees to grant the Promoter a perpetual and non-exclusive licence to use such footage and photographs in all media worldwide, including online social networking sites, and the winners will not be entitled to any fee for such use.
23. Winners are advised that tax implications may arise from their Prize winnings and they should seek independent financial advice prior to acceptance of that Prize.
24. The Promoter (subject to State and Territory legislation) reserves the right to amend, cancel or suspend this competition if an event beyond the control of the Promoter corrupts or affects the administration, security, fairness, integrity or proper conduct of this competition. The Promoter will disqualify any individual who has tampered with the entry process or any other aspect of this competition. In particular, computer generated entries and the use of “scripting” is not permitted and will not be accepted.
25. Any costs associated with accessing the promotional website is the entrant’s responsibility and is dependent on the internet service provider used.
26. Nothing in these Terms and Conditions limit, exclude or modify or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010 (Cth) or any other implied warranties under the Australian Securities Investment Commission Act 2001 (Cth) or similar consumer protection laws in the States and Territories of Australia (**Non-Excludable Guarantees**).
27. The Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter’s control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or Eligible Entrant; or (f) use of a prize. The Promoter (including its’ officers, employees and agents) excludes all liability for any loss (including, without limitation, indirect, special or consequential loss or loss of profits or opportunity), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person’s negligence) in connection with this competition including taking or using the Prize, except for any liability which cannot be excluded by law (in which case that liability is limited to the minimum allowable by law), including the Non-Excludable Guarantees. Any change in value of the Prize occurring between the publishing date and date the prize is claimed is not the responsibility of the Promoter.