



## **10% online saving on new QBE home insurance policies' promotion & 10% saving for combined buildings and contents cover**

### **TERMS & CONDITIONS**

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1. The Promotion is called '**10% online saving on new QBE home insurance policies'**. 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 (Promotion).
2. The Promoter is QBE Insurance (Australia) Limited (QBE Insurance) of Level 18, 388 George Street, Sydney, NSW 2000, ABN 78 003 191 035, AFSL 239545 (Promoter).
3. The Promotion Period commences at 00:01am on 9 August 2019 and ends at 11:59am on 30 September 2024, unless extended. Times are local Sydney time (Promotion Period).
4. The Promotion entitles eligible customers to a 10% saving for a new QBE Home Insurance, Contents Insurance, or Landlord Insurance policy (Eligible Policies) purchased online through [www.qbe.com/au](http://www.qbe.com/au) during the Promotion Period.  
GST and other applicable government fees, duties and charges are applied to the premium after all discounts (including the Promotion).
5. A further 10% saving is also applied when a customer purchases both buildings and contents cover for the same property address under the one policy. If this new combined policy is purchased online, the total saving will be 20%. On renewal, the 10% saving for combined buildings and contents cover will continue unless removed or varied by QBE, while the '10% online saving on new QBE home insurance policies' will be removed.
6. Except for the further 10% saving when a customer purchases both buildings and contents cover for the same address under the one policy, the Promotion is not available with any other offer and does not apply to policy renewals.
7. QBE has the absolute discretion to change or discontinue discounts at any time. If this occurs, it won't affect any discount already applied to your current policy period.
8. Customers who purchase their policy by calling QBE Insurance directly, or through any other QBE Insurance agent or distributor, are not eligible for the Promotion.
9. A person may use the Promotion multiple times if multiple new Eligible Policies are purchased during the Promotion Period. However, the Promotion may only be used once for each new Eligible Policy that is purchased during the Promotion Period.
10. For the purposes of this Promotion, an agreement by a policyholder to enter a periodic instalment plan for a new QBE Home Insurance, Contents Insurance or Landlord Insurance policy is deemed to constitute the purchase of that policy.



11. After purchasing an Eligible Policy, if a customer changes any details on their policy that will impact their policy premium, any applicable discounts will be recalculated based on the new premium payable.
12. If either the buildings or contents cover is removed from the policy, the 10% combined discount will no longer apply to the policy. If a new policy is required to be issued, it will be subject to the promotions on offer at the time the new policy is taken out.