

The Capricornian Insurance Gift Card with Purchase Promotion 2019

Terms and Conditions

The Promoter is The Capricornian Ltd ("TCL") of 157 East Street, Rockhampton QLD 4700 ABN 54 087 650 940, AFSL 246780 ("Promoter").

Promotion Period

1. Offer available from 21st April 2019 until 31st May 2019 ("Promotional Period").

Eligibility

2. Directors, officers, management and employees (and their immediate families) of the Promoter; and the agencies, companies or participating premises associated with this competition are excluded from entering

Receiving the Offer

3. To receive the offer ("Offer"), eligible individuals must purchase a CGU Comprehensive Car, Combined Home & Contents or Landlords Policy through the Capricornian during the Promotional Period and the policy must be active for 21 consecutive days following the purchase of the policy ('Eligible Policy').

Offer

4. The Offer is:
 - a. One (1) \$50 Puma Energy Fuel Gift Card per Comprehensive Car Policy.
 - b. One (1) \$150 Coles Myer Gift Card per Combined Home & Contents or Landlord Policy.
5. Limit of one (1) \$50 Puma Energy Fuel Gift Card per Comprehensive Car Policy and one (1) \$150 Coles Myer Gift Card per Combined Home & Contents or Landlord Policy.
6. If an insurance policy has two (2) or more policy holders, the first insured will be awarded the Gift Card ("Recipient").
7. Offer is non-transferable or exchangeable.
8. Offer cannot be combined with any other offer.
9. Offer is not redeemable for cash.
10. The gift card will be delivered to the address on the policy.

11. Please allow 30 days from the policy becoming an Eligible Policy for delivery of Gift Card.
12. If a Gift Card or receipt of it incurs a tax liability, the Recipient of the Gift Card is liable for payment of such tax.
13. Terms and Conditions apply to the Gift Card. For these and information on how to use the Gift Card, go to www.pumaenergy.com.au or www.giftcards.com.au/CMS/Page/giftcardtermsfuse.
14. The Promoter and its associated agencies are not liable for any loss, damage, personal injury or death whatsoever (including, but not limited to, any direct, indirect or consequential loss) suffered or sustained in connection with this Promotion, the use of a reward or any act or omission (whether negligent or not) of the promoter, its associated agencies or any person associated with any of them, except to the extent that any liability cannot be excluded by law.
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 reserves the right, in its sole and absolute discretion and to the fullest extent permitted by law to:
 - a. disqualify any claimant; or
 - b. modify, suspend, terminate, or cancel the Promotion, as appropriate.
16. The Promoter has the right, at its absolute discretion, to refuse to accept or vary or discontinue this offer without notice.

Last updated: 18 April 2019