

Coles Insurance flybuys Bonus Points offer
Terms and Conditions as at 17 September 2021

Coles Supermarkets Australia Pty Ltd (ABN 45 004 189 708) (Coles) and Loyalty Pacific Pty Ltd (ABN 82 057 931 334) (flybuys) are authorised representatives of the issuer of Coles Insurance, Insurance Australia Limited (ABN 11 000 016 722) (AFSL 227681) (IAL).

1. This offer by Coles is open to flybuys members (each, a Recipient) who receive an email, letter or other communication directly from flybuys offering them a specified amount of flybuys Bonus Points (the Reward) if they purchase a new Coles Insurance Policy as specified in the communication and otherwise comply with the requirements of these terms and conditions 'the Offer). This Offer expires at the end of the period specified in the communication (Offer Period) unless withdrawn earlier by Coles, and is not transferable.
2. Subject to these terms and conditions, to accept the Offer a Recipient must:
 - a. be a current member of flybuys;
 - b. or in the case of the Bonus Points Docket Deal, sign up to be a member if not currently a member
 - c. receive a letter, email or other direct communication from flybuys with details of the Offer and the Reward;
 - d. purchase a new Coles Insurance Policy as specified in the communication, and provide their flybuys number to IAL, during the Offer Period; and
 - e. maintain the policy for at least the 30 days from the start date for cover and until the Reward is loaded to their flybuys account.
3. The Offer is not available to anyone who:
 - a. is not a flybuys member at the time of receiving the communication and seeks to join flybuys at the time of purchase of a Coles Insurance policy;
 - b. or in the case of the Bonus Points Docket Deal, has not signed up to be a member if not currently a member
 - c. does not successfully complete an application during the Offer Period for the Coles Insurance Policy specified in the communication directed to and received by them. Premium estimates and quick or full quotes do not constitute an application for this purpose;
 - d. is not accepted for cover under the Coles Insurance Policy specified in the communication for any reason including the application of underwriting criteria to their particular circumstances;
 - e. applies out of the Offer Period; and
 - f. notwithstanding paragraphs a. to d. of this clause 3, for any reason does not continue to hold the policy 30 days after the start date for cover and until the Reward is loaded to their flybuys account.
4. The Reward will be allocated into the member's flybuys account up to 45 days after the start date of the new Coles Insurance Policy specified in the communication.

5. The Offer can be claimed online and via the Coles Insurance contact centre. By claiming the Offer, a recipient accepts these terms and conditions.
6. The recipient acknowledges receipt of the Coles Financial Services Guide (FSG) available at coles.com.au/insurance-information.

Any advice provided is of a general nature only and does not take into consideration your objectives, financial situation or needs. Before acting on any advice you should consider its appropriateness. Consider the Product Disclosure Statement and Target Market Determinations available at coles.com.au/insuranceinformation to see if the product is right for you.