

Game, Set, Insure Promotion – Terms and Conditions

The Promotion

1. The Game, Set, Insure online Tennis Game Promotion (“**Promotion**”) is promoted by Southern Cross Benefits Limited, trading as Southern Cross Travel Insurance (“**SCTI / our**”). ABN 99 133 401 939 AFS Licence 331058. GPO Box 3973, Sydney, NSW 2001, Australia.
2. The Promotion commences at 00:01 on Monday, 12 January 2026 and concludes at 23:59 on Sunday, 1 February 2026 (“**Promotional Period**”).

Eligibility

3. The Promotion is open to any person who is a resident in Australia aged 18 years or over at any time during the Promotional Period.
4. The Promotion is not open to any staff (and their immediate family), contractors or agents of any of the businesses in the Southern Cross Healthcare Group and the prize draw will be re-drawn if necessary. Immediate family means your spouse, fiancé, fiancée, parent, stepparent, sibling, child, stepchild, parent-in-law, brother and sister-in-law, son and daughter-in-law.

How to Enter

5. To enter the Promotion, individuals must follow these steps:
 - a. visit the SCTI promotional website at www.scti.com.au/gamesetinsure.game, click the ‘Play Now’ icon and play the online tennis game, ‘Game, Set, Insure’ (“**Game**”);
 - b. upon completion of the Game, enter your details (first name, last name, email address and postcode);
 - c. click the icon ‘Enter Draw’ to automatically be entered into the prize draw of this Promotion.
6. There is a limit of one (1) entry per person per day for the duration of the Promotional Period that meet the Eligibility.
7. Individuals can receive one (1) bonus entry into the Promotion by electing to opt into SCTI’s marketing communications by clicking the icon ‘Opt into and subscribe to Southern Cross Travel Insurance marketing communication for one (1) bonus entry’ prior to entering the draw. Bonus entries are limited to (1) per entrant for the full Promotional Period.
8. Entering the Promotion during the Promotional Period is deemed acceptance of the Promotion terms and conditions. By entering your details (first name, last name, email address and postcode) the entrant agrees to SCTI’s Privacy Policy and to be contacted by email should you win.
9. By opting into SCTI’s marketing communications individuals consent to receiving marketing material about SCTI’s products and services and consent to SCTI’s Privacy Policy. Entrants can withdraw their consent to receiving marketing information by unsubscribing or opting out from receiving direct marketing communication by using the unsubscribe function in our email communication or contacting SCTI using the “Contact Us” information on our website at www.scti.com.au.

Prizes

10. There is:
 - a. one (1) prize of an Annual Multi-Trip Travel Insurance Policy up to the value of \$3,000 AUD to be won (“**Policy Prize**”).
 - b. eight (8) prizes of AUD\$150.00 Prezzy gift cards to be won (“**Gift Card Prizes**”).
11. The Prizes are not transferable or redeemable for cash.

Prize Draws

12. There are two (2) prize draws.
13. The first prize draw to win the Policy Prize will be held at 12:00AEST on Wednesday, 4 February 2026 at the offices of TurksLegal Level 44, 2 Park Street, Sydney, NSW 2000 by way of random number generator (“**the First Prize Draw**”).

14. The second prize draw to win the Gift Card Prizes will be held at 12:15AEST on Wednesday, 4 February 2026 at the office of TurksLegal Level 44, 2 Park Street, Sydney NSW 2000 by way of random number generator (**"the Second Prize Draw"**).
15. The details of the Prize winners of the First Prize Draw and Second Prize Draw (last name, first initial and postcode) will be published on Thursday, 5 February 2026 on the SCTI website and on the SCTI Australia Facebook page.
16. The Prize winner of a draw will be notified by email within seven (7) days of the Prize draw using the email address provided to SCTI on entry into the Game. If contact cannot be made in the initial attempt, up to three further attempts to notify will be made by email over a period of two (2) months of the relevant draw.
17. If contact cannot be established with a Prize winner within two (2) months of the relevant draw, the Prize will be re-drawn at 11:00AEST on Wednesday, 8 April 2026 at the offices of TurksLegal Level 44, 2 Park Street, Sydney, NSW 2000 (**"the Unclaimed Prize Draw"**).
18. The winner of the Unclaimed Prize Draw will be notified and contacted by email within seven (7) days of the Unclaimed Prize Draw in accordance with clause 16. The Unclaimed Prize winner's details will be published within 30 days of the Unclaimed Prize Draw in accordance with clause 15.

General Conditions

19. Nothing in these conditions, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia (**"Non-Excludable Guarantees"**).
20. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, SCTI (including its respective officers, employees and agents) 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 the Promotion.
21. SCTI's decisions are final, and no correspondence will be entered in to.
22. Facebook and Instagram may be used to advertise or promote the Promotion. By entering the Promotion, entrants agree that the Promotion is in no way sponsored, endorsed or administered by, or associated with Facebook or Instagram; and to release Facebook or Instagram from all liability in relation to this Promotion. Any questions, comments or complaints regarding the Promotion should be directed to the Promoter and not Facebook or Instagram.
23. In entering the Promotion, participants warrant to Southern Cross Travel Insurance that:
 - a) they have the rights to the content of their Entry and that it does not infringe the rights of any third party, including but not limited to, copyright, trademarks, trade secrets, privacy, publicity, personal, confidentiality or proprietary rights; and
 - b) they will comply with all applicable laws and regulations, including without limitation, those governing copyright, content, defamation, privacy, publicity and the access or use of others' computer or communication systems.
24. The governing law of the promotion is the laws and courts of the relevant jurisdictional authority in Australia where the entrant ordinarily resides.
25. For further information on our travel insurance or the Promotion visit our website www.scti.com.au or call us direct on 1800 196 484.
26. If for any reason any aspect of this Promotion is not capable of performance due to any cause beyond the control of SCTI, then SCTI may at its sole discretion (and subject to regulatory approval) cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize.
27. To the extent of any inconsistency between these Terms & Conditions and any other reference to this Promotion, these Terms & Conditions prevail.

ACT permit number: ACT TP 25/03014