

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**"). Level 1, Te Kupenga, 155 Fanshawe Street, Auckland, New Zealand
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

1. The Promotion is open to any person who is a resident in New Zealand aged 18 years or over at any time during the Promotional Period.
2. 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

3. To enter the Promotion, individuals must follow these steps:
 - a. visit the SCTI promotional website at www.scti.co.nz/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)
 - c. click the icon 'Enter Draw' to automatically be entered into the prize draw of this Promotion.
4. There is a limit of one (1) entry per person per day for the duration of the Promotional Period that meet the Eligibility.
5. 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 SCTI 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.
6. Entering the Promotion during the Promotional Period is deemed acceptance of the Promotion terms and conditions. By entering your details (first name, last name, and email address) the entrant agrees to SCTI's Privacy Policy and to be contacted by email should you win.
7. 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.co.nz

Prizes

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

Prize Draws

10. There are nine (9) prize draws.
11. The first prize draw to win the Policy Prize will be held on Wednesday, 4 February 2026 at the offices of SCTI, 155 Fanshawe Street, Auckland.
12. The second to the ninth prize draws to win one of the eight (8) Gift Card Prizes will also be held on Wednesday, 4 February 2026 at the offices of SCTI, 155 Fanshawe Street, Auckland. The winners of the nine prize draws will be notified by email within seven (7) days of the relevant 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 prize draw.
13. If contact cannot be established with either a Policy Prize and/or a Gift Card Prize winner within two (2) months of the relevant draws, the applicable unclaimed prize will be re-drawn on Wednesday, 8 April 2026 at the offices of SCTI, 155 Fanshawe Street, Auckland.

General

1. Nothing in these conditions, excludes or modifies or purports to limit, exclude or modify the application of the Gambling Act 2003 and the Gambling Act (Lottery) Game Rules 2004 to the Promotion.
2. Except for any liability that cannot by law be excluded, 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.
3. By entering the Promotion, the winner agrees that SCTI may request a photo and/or quote from the winner and use their photo and/or quote and name for promotional and marketing purposes.
4. SCTI's decisions are final and no correspondence will be entered in to.
5. 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.
6. In entering the Promotion, participants warrant to SCTI 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;
 - 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.
7. The governing law of the Promotion is the law of New Zealand.
8. For further information on our travel insurance or the Promotion, visit our website www.scti.co.nz or call us direct on 0800 800 571.
9. 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.
10. To the extent of any inconsistency between these Terms & Conditions and any other reference to this Promotion, these Terms & Conditions prevail.