

Future of Insurance 2021 **2nd & 3rd March 2021**

FST Media – Interactive delegate leader-board promotion - Terms and Conditions

1. Information on how to enter and prize details form part of these terms and conditions. By entering this promotion you are deemed to have accepted these terms and conditions.
2. This promotion is being run by FST Media Limited (ABN 17 354 898 863) of Suite 1102, Level 11, 275 Alfred Street, North Sydney ("**we**", "**us**" or "**our**").
3. The promotion starts at 8.30am 2nd March 2021. Entries close when the event concludes on 3rd March 2021 at 1.30pm. ("**promotion period**").

Who can enter?

4. Entry to the promotion is open to all Australian residents who have attended the FST Media event "Future of Insurance 2021", and who are over the age of 18. Employees or contractors of the promoter and other companies associated with the promotion and their immediate families are not eligible to enter.

How do you enter?

5. To enter, you must, via your delegate registration, during the promotion period:
 - a) Click on chats and network
 - b) Visit exhibitor booths
 - c) View exhibitor documents and videos
 - d) Request meetings with sponsors

Prize

6. Winners will be selected post event, within 1 week. FST Media will review the Digital Leaderboard within the event, reviewing each delegate's digital footprint and analyse who has the most interactivity. Winners will be selected on a 1st place, 2nd place, and 3rd place basis, based on digital activity.

7. There are three prizes to be won:

- a) 1st Prize: \$1500 voucher for Crown Sydney
- b) 2nd Prize: Bose Noise Cancelling Headphones 700;
- c) 3rd Prize: Fitbit Fitness Watch (valued at \$250)
- d) Next top 20 delegates to receive \$50 UberEats Voucher.

8. The total prize pool value is \$4,000 (incl. GST).

9. The winner will be notified by email. The winner's name will be published in the post event eDM.

10. Our decision is final and no correspondence will be entered into.

Unclaimed prize draw

11. If a prize remains unclaimed after 1 month by the 4th March 2021, the next closest delegate will be selected, subject to any directions from State and Territory regulatory authorities. Winners will be notified by email within 2 days of the unclaimed prize draw.

Prize Conditions

12. You are only eligible to win one prize per calendar year. We reserve the right to withdraw a prize if there are no eligible entrants to receive that prize subject to legislative approval.

13. By accepting a prize, you agree to participate in and co-operate as required with all reasonable marketing activities relating to the prize.

14. A prize, or any unused portion of a prize, cannot be transferred, exchanged, redeemed for cash or sold. All other expenses associated with the prizes are the responsibility of the winners. FST Media will be responsible for sending the prize directly to the winners.

General

15. The promoter reserves the right, at any time, and in its sole discretion to (a) request entrants to provide proof of identity and/or proof of valid entry (b) disqualify any entrant who the promoter has reason to believe has breached any of these conditions or engaged in any unlawful or other improper conduct or any conduct calculated to jeopardise the fair and proper conduct of the promotion.

16. Entries are accepted during the time of the event "Future of Insurance 2021". We will not be held liable for any entries not received for any reason during the promotion period.

17. We are not liable for any prize that may be lost, stolen, forged, damaged or tampered with in any way after it leaves us.

18. We are not responsible for any variation in the value of a prize.

19. If we are unable to provide a winner with a prize (or part of a prize), we will supply an alternative prize (or that part of the prize) of greater or equal monetary value and/or specification, subject to any written directions from a regulatory authority.

20. If for any reason, we are not able to conduct the promotion as planned, including due to tampering, unauthorised intervention, fraud, any technical difficulties or any other causes beyond our control, which corrupt or affect the administration, security, fairness, integrity or proper conduct of this promotion, we reserve the right in our sole discretion to take any action that may be available, subject to State and Territory regulations.

21. We exclude all warranties in relation to the quality, suitability or merchantability of a prize, except those that cannot be excluded by law. To the fullest extent permitted by law, any liability of the Promoter or its employees or agents for breach of any rights a consumer may have which are unable to be excluded under Australian Law, is limited to the payment of the costs of having the prize supplied again.

22. To the extent permitted by law, we are not liable for any loss (including indirect and consequential loss) or damage or personal injury suffered or sustained in connection with the promotion including the supply of goods or services by any person to the prize winners, and where applicable to any persons accompanying the prize winners. We accept no responsibility for any tax liabilities that may arise from winning the prize.

23. If the winner chooses not to take the prize or any component of it (or is unable to), they forfeit the prize and we are not obliged to substitute the prize or any component.

Privacy

33. By entering this promotion, you agree that we may use the personal information we collect from you:

- a) to conduct this promotion, including determining and notifying the winners and State and Territory regulatory authorities on the terms set out in our Privacy Statement available at <https://fst.net.au/privacy-policy/> or by calling 02 8484 0913. If you would like to access or correct the personal information that we hold about you, you can contact us by phoning 02 8484 0913.