

# 'Win a home makeover' competition – Full Terms and Conditions

REVA Insurance Pty Ltd ABN 95 105 230 046 AR Number 267687 trading as Insurance Market arranges this insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708 (Allianz). We do not provide any advice based on any consideration of your objectives, financial situation or needs. Terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available from [insurancemarket.com.au](http://insurancemarket.com.au). If you purchase this insurance, we receive a commission that is a percentage of the premium. Ask us for more details before we provide you with services.

\* Competition runs from 29/08/16 – 28/10/16. Prize is drawn on 2/11/16 at Level 13, 2 Market St, Sydney. Winner's name published in The Australian on 05/11/16. Authorised under NSW Permit No: LTPS/16/03496; ACT Permit No: TP 16/00878, SA Licence No: T16/778 . Promotion terms and conditions available at [allianz.com.au/prize](http://allianz.com.au/prize). Promoter is Allianz.

1 Up to 12 months' insurance cover for the price of 11 offer - Offer valid for new Allianz Home Insurance policies purchased online or over the phone through your Insurance Market from 29/08/16 to 28/10/16 and cannot be used in conjunction with any other offer.

2 Minimum premiums may apply. Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts may not be applied to any flood component of the premium (if applicable).

3 To qualify for the maximum No Claim Bonus of 30%, Home Insurance customers must have had no Home or Contents insurance claims in the preceding five years. However, customers who have had up to two claims may still qualify for reduced No Claim Bonus.

4 Up to 90 days' free Buildings Cover during your settlement period - The offer of free Buildings Cover may be used in conjunction with the purchase of a residential home and the purchase of a twelve (12) month Home Insurance Policy for that property which includes buildings cover. It is not available to land-only ownership or Strata Title properties. This insurance is subject to normal underwriting terms and is offered subject to your eligibility for Home Insurance with the insurer. You must consider whether you need insurance for your settlement period as this varies from state to state and may depend on the terms of your contract for sale of property. Please seek independent advice to ensure that you are adequately covered at the appropriate time. By purchasing a twelve (12) month Home Insurance policy (including buildings cover), your policy will include an additional free cover period for your buildings of up to a maximum of 90 days before the start date of your twelve month policy. The free cover period effective date and expiry date will be shown in your policy schedule. The expiry date will be the settlement date nominated by you, which cannot exceed the ninetieth (90th) day from the start of the free cover period. The twelve (12) month period of insurance under your Home Insurance policy will commence immediately following the expiry of the free cover period. Once the policy is purchased, the expiry date of your free buildings cover and the commencement date of your twelve (12) month insurance policy cannot be changed unless agreed to by Allianz in writing. The terms, conditions, limits and exclusions in your Home Insurance policy (which are set out in the Product Disclosure Statement and policy schedule) will apply to the free cover period. These include, but are not limited to, 'Buildings not lived in for more than 60 days', 'taking precautions' and 'security devices and burglar alarms.'