

CRISP COMPETITION



TERMS & CONDITIONS



1. INTRODUCTION

The following terms and conditions apply for the "CRISP Program - Win Free Insurance For A Year" competition (the "Competition") and by submitting an entry into this Competition, entrants warrant that they have read, understand and agree to be bound by them. These terms and conditions can be downloaded from www.crispinsurance.com.au ("the website").

2. PROMOTER

The promoter is Willis Australia Limited (ABN 90 000 321 237) trading as Willis Australia of Level 5, 570 Bourke Street, Melbourne VIC 3000 (the "Promoter").

3. DURATION

Entries will be taken in accordance with clause 5.1 from 8:00am on 15 June 2010 until 11:00pm on 30 July 2010 ("Entry Period").

4. ELIGIBILITY

Entry is available to any Australian not for profit community organisation who who chooses to contact Willis Australia and request an insurance quote for their not for profit community organisation under the CRISP Insurance program, within the Entry Period.

5. ENTRY

5.1 To enter the competition, the entrant must do one of the following within the Entry Period:

- (a) contact Willis by telephone on 1300 427 477 or via email to info@crispinsurance.com.au or via the CRISP Program website www.crispinsurance.com.au and request a quote for their not for profit community organisation under the CRISP Insurance Program (resulting in one entry in the draw); or
- (b) contact Willis by telephone on 1300 427 477 or via email to info@crispinsurance.com.au or via the CRISP Program website www.crispinsurance.com.au and request a quote for their not for profit community organisation under the CRISP Insurance Program (resulting in one entry in the draw), plus take out the quoted insurance for their not for profit community organisation (resulting in an additional 5 entries in the draw).

5.2 Each not for profit community organisation is allowed a maximum of six entries in the draw only. Entries from multiple representatives of the same not for profit community organisation will not be accepted.

6. DRAW

The competition is a "lucky draw", providing equal chance of winning for all entrants. The draw will take place at Willis Australia Limited, Level 5, 179 Elizabeth Street, Sydney NSW 2000 on 9 August 2010 at 3:00pm.

7. PRIZE

There is one (1) prize to be won. The prize consists of 12 months insurance cover for the winning not for profit community organisation, placed through the Willis CRISP Insurance Facility, to the maximum total value of AUD\$1,000.

8. PRIZE CONDITIONS

8.1 The prize is non transferable and non exchangeable. The prize winning organisation must commence their 12 months of free insurance cover under the CRISP Program by 1 January 2011.

8.2 Should the full value of the prize not be utilised by the winning entrant, the remaining value is non transferable, non exchangeable and not redeemable for cash.

8.3 If the prize winner does not wish to accept the prize at the time of notification by the Promoter then the prize will be forfeited by the winner and cash will not be awarded in lieu of that prize or any part of it.

8.4 Should insurance under the CRISP Insurance Program be cancelled mid term you will not be due a pro-rata refund.

9. NOTIFICATION

The prize winner will be notified immediately following the prize draw, by telephone and also by post. The winner's name will be published online at www.crispinsurance.com.au by Monday 16 August 2010.

10. PRIZE COLLECTION

10.1 The prize winner must sign these terms and conditions in a form provided by the Promoter in order to receive the prize.

10.2 If the prize is unclaimed after a period as outlined in point 8.1, it will be forfeited, subject to State regulations.

11. RELEASE AND INDEMNITY

To the extent permitted by law, all entrants release from, and indemnify the Promoter against all liability, cost, loss or expense arising out of acceptance of the prize and participation in the Competition. While all reasonable skill and care has been taken in the preparation of documentation relating to this Competition, it should not be construed or relied upon as a substitute for financial advice. No warranty or liability is accepted by Willis Australia Ltd, its shareholders, directors, employees, other affiliated companies for any statement, error or omission. The winner should seek independent financial advice prior to accepting the prize.

12. TAMPERING AND OTHER MATTERS

12.1 If for any reason this Competition is not capable of running as planned as a result of any causes beyond the control of the Promoter which corrupts or affects the administration of this Competition, the Promoter reserves the right (subject to State regulations) to cancel, modify or suspend the Competition and the draw related to the Competition.

12.2 The Promoter accepts no responsibility for any late, lost or misdirected entries including but not limited to facsimile messages not received by the Promoter due to technical disruptions, network congestion or any other reason.

13. TERMINATION OF COMPETITION

The Promoter may (subject to State Regulations), vary the terms of or terminate this Competition at any time at its absolute discretion without liability to any contestant or other person. The Promoter will not award the prize if the Competition is terminated.

14. DECISIONS FINAL

All decisions and actions of the Promoter relating to the Competition and/or redemption of the prize are exercised according to its absolute discretion and are final. No discussions or correspondence with entrants or any other person will be entered into.

15. FAILURE TO ENFORCE TERMS AND CONDITIONS

A failure by the Promoter to enforce any one of these terms and conditions in any instance(s) will not give rise to any claim or right of action by any other person or entrant.

16. PERSONAL INFORMATION AND PRIVACY

The personal information supplied by entrants when entering this Competition will be used by the Promoter in accordance with its Privacy Policy. Please refer to the Privacy Policy by visiting the website for more information as entry in this Competition is an agreement to be bound by that policy.

For further information please contact:

Willis Australia Ltd
ABN 90 000 321 237
AFSL No: 240600

Level 5
179 Elizabeth Street
Sydney NSW 2000

t: 1300 427 477

NSW PERMIT
NUMBER: