

One Big Switch Home Insurance Offer Terms and Conditions – As at 2nd May 2014

1. One Big Switch Pty Ltd (One Big Switch) ABN 75 150 963 474 AR 443411 is an Authorised Representative of WGIL, in respect of the Coles Insurance general insurance products for the limited period of 14 April 2014 until 9.00pm AEST on 6 May 2014.
2. If you take out a Coles Insurance policy with WGIL as a result of the services provided by One Big Switch, One Big Switch will receive a commission from WGIL, details of which, along with One Big Switch contact details, can be found in the Financial Services Guide (FSG) available at onebigswitch.com.au
3. Any advice provided is of a general nature only and does not take into consideration your objectives, financial situation or needs. Before acting on any advice you should consider its appropriateness. The relevant Product Disclosure Statement (PDS) can be found at coles.com.au/insurance. You should obtain and consider this information before deciding whether to acquire any insurance products
4. Subject to these terms and conditions, the "One Big Switch Home Insurance Offer" means the offer to reduce the standard premium for a new Coles Home Insurance (whether building, contents or combined building and contents) by up to 40% to eligible customers who purchase either a Coles Home Insurance building or contents insurance policy, or a combination of the two, by calling the Coles Contact Centre between the 14th April 2014 and Tuesday 6th May 2014 until 9.00pm AEST inclusive (Offer Period). The full discount is only potentially available to eligible customers (set out in clause 6) who, during the offer period, purchase a Coles Home Insurance combined building and contents insurance policy and are members of flybuys. The eventual savings may be less than the maximum percentage amount stated, and the level of the saving will be reduced if, upon applying the relevant discounts, the premium would be lower than the relevant minimum premium level set by WGIL.
5. The One Big Switch Home Insurance Offer is available via the Coles Insurance contact centre only.
6. Subject to these terms and conditions, in order to be eligible for the One Big Switch Home Insurance Offer, the insured:
 - a. must be a registered member of One Big Switch and;
 - b. must be a resident of Australia
 - c. must purchase a new Coles Home Insurance policy during the Offer Period.
7. The discounts to which an eligible customer (as set out in clause 6) is potentially entitled to are:
 - a. discount on the premium for the new Coles Home Insurance policy for satisfying all of the eligibility conditions set out in clause 6;
 - b. a discount on the premium for the new Coles Home Insurance policy in lieu of the Coles Insurance online discount (due to this One Big Switch Home Insurance Offer not being made available online) and an additional discount if the eligible customer is a flybuys member and discloses their flybuys membership number as part of the Coles Home Insurance policy purchase process or joins flybuys during the purchase process; and

- c. an additional discount on the premium for the new Coles Home Insurance policy if policy purchased by the eligible customer is a combined Building and Contents Coles Home Insurance policy;
8. The savings related to the One Big Switch Home Insurance Offer:
 - a. Only apply during the first year of cover only and may vary upon renewal;
 - b. If you pay your premium by instalments, they will be apportioned over the course of the first year of cover and applied to the annualised sum of monthly payments;
 - c. Are based on the cover provided by your Coles Home Insurance policy as at the date of purchase of that policy. If you change the details of cover for your Coles Home policy following purchase of the Coles Home Insurance policy, then the discounts or savings may no longer apply;
 - d. Will not be obtained in full if you cancel your Coles Home Insurance policy before it expires.
9. At its discretion, WGIL can extend the One Big Switch Home Insurance Offer to a wider group of people than those specified in Clause 5.
10. The One Big Switch Home Insurance Offer, and any offer of Coles Home Insurance to you, is subject to WGIL deeming the risk is acceptable in accordance with its underwriting criteria.