

Terms and conditions of the Calliden Mansions Plus Insurance Incentive Program

**Calliden Group Limited
Level 7, 100 Arthur Street
NORTH SYDNEY NSW 2060**

1. The Promoter of this Competition is Calliden Group Limited (ABN: 37 061 215 601) of Level 7, 100 Arthur Street, North Sydney, NSW, 2060 (the "Promoter"). Information on how to enter and prizes form part of these conditions of entry. Entry into the competition is deemed acceptance of these conditions of entry. The Promoter is an Australian general insurer, AFS Licence No. 234438.
2. Entry is via submission of an eligible quote by facsimile, email or over the phone with a Calliden representative on Mansions Plus business and completion of a entry form available on the Calliden URL page www.mansions.com.au/competition or over the phone or by fax. Eligibility of the quote is deemed by the Promoter providing terms (including applicable premium) on the submission subject to acceptance guidelines. Both the broker (placing the quote) and end customer (prospective insured) will be entered into the draw.
3. Entry is open to all broker employees that are permanent Australian residents over the age of 18 years that place or purchase insurance business. Directors, management, employees and their immediate families of Calliden Group Limited or any of its subsidiaries are ineligible to enter.
4. The promotion commences on 12 August 2010 at 12:00 (AEDST) and concludes 11 February 2011 at 12:00 (AEST).
5. To enter the promotion, brokers must submit an eligible Mansions Plus quote. The Broker should then provide their details by either registering a quote on the Calliden URL website, completing an entry form or by phone/fax contact with a Calliden representative. The broker is required to enter the end customer's details on the entry form. The broker must obtain approval from the end customer to do so. If the end customer does not want to enter the draw then the broker cannot enter with that particular quote.
6. Each broker can enter the draw as many times as they like by placing eligible Mansions Plus quotes with Calliden. Each eligible quote equals one entry into the competition.
7. The Promoter reserves the right to request the winner(s) provide proof of identity.
8. The prize draw will take place at 4:00 (AEST) on Friday 11 February 2011 at the office of Calliden, 7/100 Arthur St, North Sydney NSW 2060. The prize winners will be notified by phone on Monday 14 February 2011 and by letter sent on Tuesday 15 February 2011. An advertisement will be placed in The Australian newspaper classifieds section advertising the winner on 16 February 2011.
9. Prizes: The first correct entry randomly drawn will receive an AUS \$2,000 Tiffany voucher for the broker and an AUS \$2,000 Tiffany voucher for the end customer. Alternatively, either the end customer or broker can request that the prize be donated to a charity of their choice in which case a cheque for AUS \$2,000 will be provided to that charity on behalf of the end customer or broker.
10. If the prize is unavailable, for whatever reason, the Promoter reserves the right to substitute the prize for a prize of equal or greater value, subject to state regulation.
11. If either of the winners are not contactable within 3 months (or 11 May 2011) their prize will be forfeited and a single draw will take place for replacement winners of the competition. If a redraw is necessary, then the redraw will take place at the office of Calliden, 7/100 Arthur St North Sydney NSW 2060, on 12 May 2011 at 12pm and the winner will be notified by phone on 13 May and by letter sent on 13 May 2011. An advertisement will be also be placed in The Australian newspaper classifieds section advertising the winner on 16 May 2010.
12. The prize must be taken as offered and cannot be varied.

13. The Promoter's decision in relation to any aspects of the competition is final and binding on every person who enters. No other correspondence will be entered into.

14 The winners agree to the use of their name, image and photograph/s for publicity and promotional purposes, without compensation, and agrees that the Promoter will own copyright in any such images and photograph/s and in all material incorporating the photograph/s.

15. The winners must sign a disclaimer to say that the Promoter or Event organisers (Calliden Insurance Limited) shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to indirect or consequential loss) or for any personal injury or death suffered or sustained in connection with any prize/s except for any liability which cannot be excluded by law.

16. Authorised under: NSW Permit No. LTPS/10/07423 and ACT Permit No. ACT TP 10/03441.1