**Terms and Conditions**

Terms and Conditions for QBE’s prize for NIBA’s Stephen Ball Memorial Award for Insurance Broker of the Year 2021.

1. The sponsor of NIBA’s Stephen Ball Memorial Award prize for Insurance Broker of the Year in 2021 is QBE Insurance (Australia) Ltd of Level 5, 2 Park Street Sydney, ABN 78 003 191 035 (**Sponsor**).
2. The **Sponsor** will award the single winner of NIBA’s Insurance Broker of the Year in 2021 with a prize experience that includes an education and travel package.
3. The Prize **(Prize)** includes:
   1. A personalised coaching package valued at $4,500 offered by the Langley Group, to be completed by 31st December 2021.
   2. Professional development voucher valued at $15,500 to be transferred in January 2022 into the winner’s nominated bank account.
4. Information on how to redeem the prize and prize details form part of these Terms and Conditions (**Terms**).
5. The Prize is not exchangeable or redeemable for cash or other goods or services.
6. The Prize cannot be transferred to any other person unless agreed in writing by the Sponsor.
7. It is a condition of accepting the Prize that the winner accepts the conditions of use of the Prize.
8. If a winner chooses not to take the Prize or any component of it (or is unable to), they forfeit the Prize and the Sponsor is not obliged to substitute the Prize or any component of it.
9. Other than the Prize components set out above, there are no additional Prize components such as airport transfers to/from any location, meal costs or any other incidental expenses or fees, whatsoever.
10. The total Prize is valued at $20,000 (inc. GST).
11. The Sponsor’s decisions in relation to any aspect of the Prize are final.
12. The Sponsor accepts no responsibility for cancellations, late registration or refund, in the event that the winner not be able to attend the coaching or educational seminar or event for any reason.
13. The Sponsor will not be liable for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or death or for personal injury, which is suffered or sustained by any person in connection with this award or as a result of accepting the Prize, or inability to accept any part of the Prize (for example, by falling ill prior to or during travel) except for any liability which cannot be excluded by law.
14. The Sponsor collects the winner’s personal information in order to award the Prize. It is a condition of this Prize that this information is provided. By accepting the Prize, the winner agrees that the Sponsor may use this information in any media for future promotional, marketing or publicity purposes without any further reference, payment or other compensation to the participant. For more information about how the Sponsor collects, uses and manages the participants’ personal information, please refer to the Promoter’s Privacy Policy, which is available to read online at qbe.com.au/privacy