

## The iSelect Price Promise for Health Insurance Terms and Conditions

### Overview

At iSelect we pride ourselves on helping you find a health insurance policy that meets your needs from our Approved Product List. We back this confidence in relation to health insurance policies sold through us, with the iSelect Price Promise described in these Terms and Conditions.

Under the iSelect Price Promise we promise that -if you purchase a health insurance policy through us and then happen to find a price that is cheaper by more than \$1.00 (with respect to annual premiums) on an identical health insurance policy from the same fund within the 30 days after the relevant date of purchase through iSelect -we will make it up to you by sending you an eGift Card value at AU\$500 ("Gift Card").

Please note that in order to be eligible, the cheaper premium that you find for the relevant health insurance policy must be standard pricing offered by the fund. The price difference must be greater than \$1.00 – since prices can vary by a few cents due to rounding algorithms.

### Claiming the iSelect Price Promise

To claim the benefit of the iSelect Price Promise you must, within 30 days of purchasing your health insurance policy through iSelect, notify us of your requested claim and send us your name, email address, iSelect client ID and documented confirmation of the cheaper health insurance policy quote on letterhead paper or other documentation which clearly identifies the price offered and the relevant fund. (For example, you could print out the fund webpage at the final payment stage for the cheaper policy you have found.) You must also provide us details of the relevant policy description, policy terms and condition, and the date of the cheaper quote clearly shown. You must send this claim notification and information via email to [customerexperience@iselect.com.au](mailto:customerexperience@iselect.com.au) or via post to iSelect Ltd, 294 Bay Rd, Cheltenham VIC 3192. If we are reasonably satisfied that the policy you have purchased through iSelect and the cheaper identical policy you have identified are eligible for the iSelect Price Promise in accordance with these Terms and Conditions, we will send you a Gift Card.

Your claim for the iSelect Price Promise must also comply with the further detailed Terms and Conditions below. Any Gift Cards issued by us under the iSelect Price Promise will be in accordance with these Terms and Conditions (including the further detailed Terms and Conditions below).

### Further Detail and Eligibility Criteria

To be eligible for the benefit of the iSelect Price Promise, you must:

- ☐ be an Australian resident aged 18 years and over;
- ☐ within 30 days of purchasing your health insurance policy through iSelect, find an identical health insurance policy from the same fund for a lower price with respect to annual premiums payable; and ☐ hold your health insurance policy purchased through iSelect for at least 30 days; and

The iSelect Price Promise applies only to health insurance policies sold through iSelect. It does not apply to any other products or policies sold through iSelect (e.g. life insurance, electricity).

For the cheaper health insurance policy to be "identical" to the health insurance policy purchased through iSelect and therefore eligible for the benefit of the iSelect Price Promise, the cheaper policy must be the same in every respect to the health insurance policy you purchased through us (including policy type, level of cover, any extras included, excess chosen, and any applicable Australian Government Rebate on Private Health Insurance and Lifetime Health Cover applied). The policy must also be sold by the same health insurance fund.

After receiving your claim notification and pricing and product information from you, we will endeavour to advise you in writing that, either:

- ☐ you are eligible for the iSelect Price Promise and that we will be sending you a Gift Card; or
- ☐ you are not entitled to the benefit of the iSelect Price Promise. Reasons for your non-entitlement to the iSelect Price Promise may include: we were unable to confirm the validity or accuracy of the cheaper quote you provided; we considered that the cheaper quote found by you was not identical to the health insurance policy sold to you through iSelect (or it was not from the same fund).

The iSelect Price Promise (and the benefits offered under the iSelect Price Promise):

- ☐ only applies to the policy premium of the relevant health insurance policy, and does not include other gifts, offers, promotions or incentives provided in conjunction with the policy;
- ☐ does not apply to Overseas Visitors Cover or corporate offers or discounts offered by funds or providers in relation to health insurance policies also sold through iSelect; ☐ is not transferable to any other person or redeemable for cash; and ☐ can only be claimed once per health insurance policy purchased through us.

### **Delivery of eGift Card**

Edge Loyalty Systems Pty Ltd, ABN 96 138 299 288 (Edge PRI) is the issuer of the eGift Card. Each eGift Card will be emailed by Edge PRI to you within 60 days after we've confirmed your eligibility. The eGift Card will be sent to the email address nominated by you. Neither iSelect nor Edge PRI will be responsible if you provide us with an invalid or incorrect email address.

The terms and conditions and instructions of use may vary across different eGift Cards issued by different suppliers, which will be set out once you have selected the specific eGift Card.

The eGift Card is limited to the value of AU\$500 and is not redeemable for cash or any alternative form of credit.

You are responsible for ensuring that the eGift Card is used in accordance with these Terms and Conditions. iSelect and Edge PRI are not able in any circumstances to extend the activation date or the expiry date of any eGift card. iSelect and Edge PRI will not be responsible for any eGift Card that has been misplaced, lost, stolen, forged, damaged or tampered with in any way and will not reissue eGift Cards under any circumstance.

Your personal information will be collected and used by Edge PRI for the purposes of fulfilling this offer (which may include disclosure to third parties for the purpose of processing and conducting this offer. You consent to the use of your personal information as described in this terms and conditions. To see Edge PRI's privacy policy, go to [www.edgepri.com/en/privacy-policy/](http://www.edgepri.com/en/privacy-policy/)

The delivery of the eGift Card will be accompanied by an email outlining how to activate and use the eGift Card. Alternatively, please visit <https://iselect.eldigital.com.au/contact> or call 1300 737 968 for further assistance.

**Liability**

To the extent permitted by law, iSelect and any Related Body Corporate of iSelect, its employees, agents and Prezzy shall not be liable for any losses, claims, damages, injuries, costs, or expenses suffered, sustained or incurred (including but not limited to indirect or consequential loss) as a result of, or arising out of, or in any way connected with this Offer and/or the eGift Cards.

**Interpretation**

"iSelect", "we" or "us" refers to iSelect Ltd and its subsidiaries.

"You" refers to you, the customer.

4 September 2019