

NRMA Insurance Cover Drive Promotion Terms & Conditions ("Conditions of Entry")

Schedule		
Promotion:	NRMA Insurance Cover Drive Promotion	
Promoter:	Insurance Australia Limited (ABN 11 000 016 722) trading as NRMA Insurance, Tower 2, Sydney NSW 2000. Ph: 02 9292 9222 For any enquiries regarding this Promotion, please contact the Promoter via entry@nrma.com.au or 02 9292 9222	
Promotional Period:	Start time/date: 12:01 am AEDT on 09/10/26 End time/date: 11:59 pm AEDT on 15/03/27	
Eligible entrants:	Entry is open to non-professional, not-for-profit local cricket clubs with one or more junior (under 18s) teams based in Australia (each a “Club”). Any Australian resident aged 18 years or over, who is a parent, player, employee, official, coach or other staff member of a Club may enter on behalf of that Club (“entrant”).	
How to Enter:	To enter the Promotion, an entrant must, during the Promotional Period, visit https://www.nrma.com.au/cricket/cover-drive and follow the prompts to the application form; and fully complete and submit the application form, including providing all requested club and representative details, an answer to the promotional question: "Tell us how four NRMA Insurance Protective Cover kits would support your club, its players and the wider community." (in 100 words or less) and select the tick box to answer the question “Is your club a non-professional, not-for-profit cricket club with one or more junior (under 18s) teams in Australia?”.	
Entries permitted:	Limit one (1) entry permitted per person. Multiple people may nominate the same Club; however each Club is eligible to win a maximum of one (1) prize. Where multiple valid entries are received for a Club, only its highest-ranked entry will be considered for prize allocation.	
Winner Determination:	<u>Judging:</u> • The judges will determine and rank the best valid entries to receive a prize as specified below, up to a maximum of two hundred (200). Entries will be judged on creativity, relevance to the club, its players and the community, and clarity of expression, by a panel of judges appointed by the Promoter. • Where multiple valid entries are received for the same Club, only that Club’s highest ranked entry will be considered for prize allocation. Any additional entries for that Club will be disregarded for prize allocation, and the judges will move to the next highest ranked entry for a different Club, until all available prizes have been allocated. • The number of prizes awarded will be the greater of: • a base number of seventy-five (75) prizes; OR • the number of cover drives hit by Australia (mens and womens combined) in international games played on Australian soil during the Promotional Period (up to a maximum of 200 prizes), as recorded by Cricket Australia’s High Performance Analytics Team. A ‘cover drive’ is defined as “an attacking shot where the batter drives the ball along the ground or predominantly along the ground through the cover region on the off side of the field”. • The judges may select additional reserve entries which they determine to be the next best, and record them in order, in case of an invalid entry or ineligible entrant. • The winners will be determined by skill. Chance plays no part in determining the winners. The judges' decision is final and binding and no correspondence will be entered into.	
Total Prize Pool:	Approximately AUD\$62,400.00 to AUD\$166,400.00, depending on the number of prizes awarded.	
Prize Description		Number of this prize
		Value (per prize)

Each prize is four (4) x NRMA Insurance-branded junior cricket equipment kits for young cricketers, with each kit comprising one (1) cricket bat, batting pads, batting gloves, one (1) thigh guard, one (1) helmet and one (1) duffle carry bag.	A minimum of 75 and a maximum of 200	Approximately AUD\$832.00
Further Prize Details:	- Prizes are awarded to the winning cricket club and not to the individual submitting the application. - Equipment sizing and exact specifications are determined by the Promoter.	
Winner notification:	The winners will be contacted via email within seven (7) business days of judging.	
Unclaimed Prizes:	In the event of an unclaimed prize, the Promoter may at its discretion assign the prize to the entry judged the next best entry, conduct a further judging to award the prize, or withdraw the prize unawarded. The Promoter is under no obligation to award any unclaimed prize.	

These Conditions of Entry (and Schedule) outline the agreement between the Promoter and entrants, and include terms that limit the Promoter's liability for certain types of loss or damage and permit the Promoter to disclose your personal information to third parties (in accordance with the [NRMA Insurance Privacy Policy](#)). You will need to accept these Conditions of Entry (and Schedule) to continue to participate in the Promotion.

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and the Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and the Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("**Promotional Period**"). Where applicable, entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. The Promoter has no control over telecommunications networks and accepts no responsibility for problems associated with them. The Promoter is not responsible for any delay in, or failure of, transmission in circumstances beyond the Promoter's reasonable control which causes an entry not to be received during the Promotional Period. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will be accepted during the Promotional Period.
4. All reasonable attempts will be made to contact each winning club.
5. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize within the reasonable time specified in the Schedule above by the Promoter, they forfeit the prize and the Promoter is not obliged to offer a substitute prize.
6. The value of the prizes is accurate and based upon the recommended retail value of the prizes (inclusive of GST) at the date of publication. The Promoter accepts no responsibility for any variation in the value of the prizes after that date.
7. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
8. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification.
9. If there is a dispute as to the identity of a club, the Promoter reserves the right (acting reasonably), to request proof of identity to determine the identity of the club.
10. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. The Promoter is bound by the Australian Privacy Principles in accordance with the *Privacy Act 1988* (Cth) and its privacy policy which is located at <https://www.nrma.com.au/privacy-security-identity-theft-policy>. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants'

personal information to third parties including its contractors and agents, prize suppliers, service providers. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion.

11. The Promoter's direct marketing communications will, where required by the Spam Act 2003 (Cth), contain a functional unsubscribe functionality that the entrant may use to opt-out of any further such communications and provided that the functional unsubscribe facility complies with the Spam Regulations 2021 (Cth).
12. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third party prize supplier. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry, to the extent of any inconsistency.
13. The Promoter reserves the right to amend, extend, cancel or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, in circumstances where an event beyond the reasonable control of the Promoter corrupts or affects the administration, security, fairness, integrity or product conduct of the Promotion.
14. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's/club's details (including an entrant's identity, age and place of residence). If a winner cannot provide suitable proof as required by the Promoter (acting reasonably) to validate their entry, the winner will forfeit the prize in whole and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion (acting reasonably) be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
15. All material submitted on entry (e.g., comment(s) and answer(s) to a promotional question) must NOT: (a) be in breach of any laws, regulations and rights, e.g., any laws regarding intellectual property (copyright, trademarks, etc.), defamation and privacy; (b) be defamatory, obscene, derogatory, pornographic, sexually inappropriate, contain nudity, aggressive, violent, abusive, harassing, threatening, objectionable or discriminate/vilify any section of the community with respect to race, ethnicity, nationality, religion, origin, sexual preference, mental illness, disability or gender or unsuitable for publication; or (c) contain viruses. Entrants warrant that they own or have the right to license the copyright in any entry submitted by them into this Promotion, for the purposes of this Promotion, that no rights have been granted to any third party in respect of any such entry which would prevent the entry being used as contemplated by this Promotion, and that the use by the Promoter of any such entry will not breach any laws or infringe the rights of any person (including without limitation with respect to privacy, intellectual property and defamation). Entrants must obtain prior consent from any person or from the owner(s) of any property that appears in their entry. By entering, all entrants license and grant the Promoter, its affiliates and sub-licensees an exclusive, royalty-free, perpetual, worldwide, irrevocable, and sub-licensable right to use, reproduce, modify, adapt, publish and display their entry (including any portion of their entry) in connection with the Promotion, including but not limited to future promotional, marketing or publicity purposes in connection with the Promotion, in any media, without compensation, restriction on use, attribution or liability. Entrants agree that their entry is their original work and does not infringe the rights of third parties, or that they have obtained full prior consent from any person who has jointly created or has any rights in the aforementioned material. Entrants consent to any use of their entry that may otherwise infringe their moral rights. Entrants are responsible for all entries they submit on entry. The Promoter will not be liable for any entries, to the extent permitted by law. The Promoter reserves the right to remove, request removal or decline to publish any entry or portion of an entry for any reason whatsoever if the entry breaches these Conditions of Entry. The Promoter will have no liability to entrants if it exercises this right and entrants must comply with any request made by the Promoter pursuant to this paragraph. The entrant warrants and represents that any material sent or provided by the entrant to the Promoter will not infringe any copyright, trademarks or other intellectual property rights of any third party (including moral rights) and that the entrant has all rights to use the materials and has obtained all necessary consents to comply with any relevant privacy and/or confidentiality requirements.
16. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. If there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will (acting reasonably) attempt to

resolve the dispute in direct consultation with the Club. If the dispute cannot be resolved, the Promoter's decision will be final.

17. The winner(s) agree and consent to participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed. The winners acknowledge and agree that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
18. **EXCEPT FOR ANY LIABILITY THAT CANNOT BE EXCLUDED BY LAW (IN WHICH CASE THAT LIABILITY IS LIMITED TO THE MINIMUM ALLOWABLE BY LAW), AND SUBJECT TO THE CLAUSE PERTAINING TO GUARANTEES AND WARRANTIES BELOW, THE PROMOTER'S LIABILITY FOR ANY LOSS, DAMAGE, EXPENSE, PERSONAL INJURY OR DEATH IS LIMITED TO THE TOTAL VALUE OF THE PRIZE POOL FOR THIS PROMOTION. FOR THE SAKE OF CLARITY, THIS LIMIT TO THE PROMOTER'S LIABILITY SHALL NOT APPLY TO ANY PERSONAL INJURY OR DEATH RESULTING FROM THE PROMOTER'S GROSS NEGLIGENCE.**
19. **TO THE EXTENT PERMITTED BY LAW, THE PROMOTER (INCLUDING ITS RELATED BODIES CORPORATE, OFFICERS, EMPLOYEES AND AGENTS) EXCLUDES ALL LIABILITY (INCLUDING NEGLIGENCE), FOR ANY INDIRECT OR CONSEQUENTIAL LOSS OR DAMAGE, INCLUDING LOSS OF OPPORTUNITY.**
20. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restrict, exclude or modify or purport to restrict, exclude or modify any statutory consumer rights under any applicable law, including the Competition and Consumer Act 2010 (Cth).
21. The Promoter accepts no responsibility for any tax implications and the Club must seek their own independent financial advice in regards to the tax implications relating to the prize or acceptance of the prize.
22. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.