

Chubb's Helloworld AO27 Competition

Competition Terms and Conditions

Competition Period

12:01am AEST Friday, 2 October 2026 until 11:59pm AEDT Monday, 30 November 2026 (Competition Period).

Promoter

Chubb Insurance Australia Limited (ABN: 23 001 642 020; AFSL: 239687) (Chubb) of Level 38, Grosvenor Place, 225 George Street, Sydney NSW 2000.

Who Is Eligible to Enter

The competition is open to Helloworld Travel Agents who are registered distributors of Chubb's Travel Advantage travel insurance and who are registered and active on Chubb's Helloworld portal:

- a) as at the commencement of the Competition Period; or
 - b) commencing during the Competition Period,
- (Agents).

Employees of Chubb Insurance Australia Limited, Helloworld Travel Limited, and their respective related entities and immediate family members are not eligible to enter.

By entering this competition, each entrant confirms they meet the eligibility requirements and agree to be bound by these Terms and Conditions.

How to Enter

Eligible Agents may enter the competition by completing both of the following steps during the Competition Period:

1. Providing at least six (6) Chubb Travel Advantage travel insurance quotes to customers using Chubb's Helloworld portal; and
2. Submitting one (1) written response of no more than 25 words to the following prompt via the [Chubb Advantage Travel Insurance portal](#) "In 25 words or less, tell us what you think is the standout feature of the Chubb Travel Advantage product or platform."

Only one (1) entry per eligible Agent will be accepted. Entries on behalf of another person or submitted by a third party will not be accepted.

Judging

There will be six (6) Agent winners.

Winners will be the eligible Agents who have met the quoting requirement and whose written response is judged by a panel of Chubb representatives (the Panel) to be the most creative and original.

This is a game of skill. Chance plays no part in determining the winners.

Judging will take place on Monday 7 December 2026 at Level 38, Grosvenor Place, 225 George Street, Sydney NSW 2000. The Panel's decision is final and no correspondence will be entered into.

Entrant eligibility (quoting activity) will be verified through Chubb's internal reporting systems prior to judging.

Only entries from Agents who have met the quoting threshold will be assessed by the Panel. In the event of a tie, the tied entries will be re-assessed by a new judge (or the head judge) against the same criteria to determine a single winner. No winner will be determined by chance or random draw.

The Prize

One (1) Australian Open 2027 (AO27) tennis package will be awarded to each of the six (6) winning Agents. Each prize includes:

- Two (2) AO27 tickets to a tennis session at Rod Laver Arena on a date during AO27 as determined by Chubb;
- Return economy airfares to Melbourne Airport from the winner's nearest eligible port city (for winners residing outside of Victoria);
- One (1) standard hotel room (for up to two guests) for one (1) night in Melbourne; and
- Access to the Chubb AO27 suite for the duration of the tennis session.

The maximum total value of each prize is approximately AUD \$6,000 (inclusive of GST). Actual prize value may vary depending on the winner's departure city, flight availability and accommodation rates at the time of booking. The aggregate maximum total prize pool value is approximately AUD \$32,000 (inclusive of GST).

Eligible port cities for the purposes of airfares are: Sydney, Brisbane, Adelaide, Darwin, Hobart, Canberra and Perth. Travel to and from the winner's home to their nearest eligible port city airport is not included and remains the winner's responsibility. Accommodation will be provided if winner lives more than one (1) hour's drive from Melbourne Park.

The prize must be taken as offered and is not exchangeable, transferable, redeemable for cash or available for resale. In the event a prize or any component of a prize becomes unavailable for reasons beyond Chubb's reasonable control, Chubb reserves the right to substitute it with a prize or component of equal or greater value, subject to any applicable regulatory requirements.

All Australian Open tickets are issued subject to the Australian Open Ticket Conditions of Sale and Entry 2027 <https://ausopen.com/ao-terms-conditions>

General Terms

By entering the competition, each entrant acknowledges and agrees to the following:

Expenses: Unless expressly stated in these Terms and Conditions, all other costs associated with the prize are the winner's responsibility, including but not limited to meals, drinks, transport to and from the winner's home to their departure airport, incidentals, minibar, room service, laundry, telephone calls, gratuities, service charges and all other ancillary costs. A credit card imprint or cash deposit may be required at hotel check-in.

Risk: Driving, travel and any activities associated with the prize are inherently dangerous and may result in death, injury, incapacity, property damage or other loss. Chubb is not responsible for any acts of God, adverse weather conditions, industrial action, civil commotion or other circumstances beyond its control that may affect the winner's use or enjoyment of the prize. It is the winner's responsibility to enquire about local conditions and requirements at all destinations prior to travel.

Accommodation: Accommodation provided will be a standard room. Flights and accommodation are subject to availability at the time of booking and cannot be exchanged for other destinations. Travel restrictions and blackout dates may apply. All bookings are subject to conditions, availability, capacity limitations and other restrictions that may be outside Chubb's control.

Health and safety: Compliance with all applicable health, safety and government requirements is the sole responsibility of the winner. Prize-related travel will be subject to the relevant carrier's general conditions of carriage.

Event-specific travel: All prize components relating to AO27, including tickets and suite access, must be taken during the scheduled AO27 event dates and cannot be deferred or exchanged for alternative dates.

Internal policies: Acceptance of any prize is subject to any applicable internal policies or rules of the winning Agent's organisation. Chubb accepts no responsibility for any prize that cannot be accepted due to an Agent's internal policies.

Tax: The winner is responsible for determining and meeting any tax liabilities arising from receipt of the prize, including but not limited to income tax and fringe benefits tax obligations. The prize values stated in these Terms and Conditions are expressed inclusive of GST. Chubb recommends that winners seek independent tax advice prior to accepting any prize.

Limitation of liability: To the maximum extent permitted by law, Chubb excludes all liability for any loss, damage, injury or disappointment suffered or sustained by any person in connection with entering or participating in this competition or accepting or using any prize, including any indirect, special or consequential loss.

Chubb does not warrant that the Helloworld portal or any entry submission platform will be available, uninterrupted, error-free or free from defects during the Competition Period. To the maximum extent permitted by law, Chubb excludes all liability for any failure, interruption, delay or error in the operation of the portal or entry submission platform, including any loss of entries or inability to submit quotes or written responses as a result. Entries lost, delayed or corrupted due to technical issues will not be accepted and Chubb is not responsible for incomplete or unsuccessful submissions.

The Rules

Eligibility verification: Entrant quoting activity will be tracked and verified through Chubb's internal reporting systems. Only Agents who have met the quoting threshold during the Competition Period will be eligible for judging.

Skill judging: The written response component will be assessed by the Panel in accordance with the criteria set out in the Judging section above.

Promoter's rights: Chubb reserves the right, at its sole discretion, to vary, suspend or cancel the competition (or any part of it) at any time due to unforeseen circumstances, including but not limited to cancellation or postponement of AO27, technical failure of the Helloworld portal, or circumstances beyond Chubb's reasonable control. Where reasonably practicable, Chubb will notify affected entrants of any material variation or cancellation.

Entries will be deemed received at the time they are recorded by Chubb's systems, not the time of submission by the entrant. Chubb's records will be conclusive as to the date and time of receipt of all entries. Entries received after 11:59pm AEDT on 30 November 2026 will not be accepted regardless of when they were submitted.

Disqualification

The Promoter reserves the right, at its sole discretion, to disqualify any entrant it reasonably believes has:

- a) breached any of these Terms and Conditions;
- b) submitted a fraudulent, incomplete or ineligible entry;
- c) engaged in conduct intended to compromise the fair and proper conduct of the competition; or
- d) generated quotes that do not relate to genuine customer enquiries.

All quoting activity may be subject to review and audit by Chubb prior to the awarding of any prize.

Winner Notification

Winners will be notified by phone and email within five (5) business days of the judging date. Winners' names and state/territory of residence may be published on

<https://traveladvantageau.chubbtravelinsurance.com/advantageau/au-en/home.html> for the purposes of announcing the result. By entering the competition, entrants consent to this publication.

Method for Claiming Prizes

Once notified, winners must claim their prize within seven (7) days of notification by responding to Chubb's notification in writing to AUNZ.Marketing@Chubb.com.

If a winner does not claim their prize within this period, Chubb reserves the right to award the prize to the next highest-ranked eligible entry as assessed by the Panel. This process will continue until all six (6) prizes have been awarded.

Intellectual Property

By submitting an entry, each entrant grants Chubb a non-exclusive, royalty-free, perpetual licence to use, reproduce and display the submitted entry for internal judging and, if the entrant is a winner, for competition announcement purposes within the Helloworld distributor network. Chubb will not use entries for external advertising purposes without the entrant's separate consent.

Privacy

If you choose to enter this competition, your personal information (including, but not limited to, name, organisation, contact details, location data, and entry content) will be collected, used and handled in accordance with the Privacy Act 1988 (Cth) and Chubb Insurance Australia Limited's Privacy Policy, available at <https://www.chubb.com/au-en/footer/privacy.html>. The information you provide will be used by Chubb for the purpose of administering the competition, verifying eligibility, notifying winners, announcing results, and conducting internal market research. If you choose not to provide your personal information, you will be unable to participate in this competition.

Information that you provide may be shared with third-party service providers (including, but not limited to, travel and accommodation providers) solely to the extent necessary to administer the competition and deliver the prize. These entities may be located overseas, and a list of countries where these third parties may be located can be found in our Privacy Policy. These entities and their locations may change from time to time.

If you would like a full list of the countries in which these third parties are located, or if you would like to access a copy of your personal information, correct or update your personal information, or make a privacy-related complaint, please contact our customer relations team on 1800 815 675 or email CustomerService.AUNZ@chubb.com.

Governing Law

These Terms and Conditions are governed by the laws of New South Wales, Australia. Each entrant submits to the non-exclusive jurisdiction of the courts of New South Wales in relation to any dispute arising out of or in connection with this competition.

Disclaimer

This competition is run by Chubb Insurance Australia Limited and is in no way sponsored, endorsed or administered by, or associated with, Tennis Australia or the Australian Open, except as arising from Chubb's sponsorship arrangement with Tennis Australia.