



Win a Trip for Two to the Australian Open 2027

Terms and Conditions

1. The "Win a Trip for Two to the Australian Open 2027" promotion (**Promotion**) is promoted by Chubb Life Insurance New Zealand Limited (**Chubb Life**), NZBN 9429040894492, Level 22, 100 Willis St, Wellington 6011, New Zealand.
2. The Promotion is an offer to eligible applicants to enter a prize draw to win a return trip for two people to the Australian Open 2027 in Melbourne.

Eligibility criteria

3. To be eligible for entry into the prize draw:
 - an 'eligible applicant' must submit a completed application to Chubb Life for one of the following policies (each a **Policy**) between 00:01hrs on Monday 21 September 2026 and 23:59hrs on Friday 31 October 2026 (the **Promotional Period**):
 1. a new Assurance Extra policy through either (i) a Chubb Life independent financial adviser or (ii) through a Chubb Life Insurance Adviser on referral by or introduction from ANZ Bank New Zealand Limited ("ANZ").
 2. a new Chubb Life & Living Insurance policy
 3. a new Southern Cross Life & Living Insurance policy
 - and:
 1. the Policy must be in-force; or
 2. the application for the Policy must be under active consideration by Chubb Life,

at 23:59hrs on Sunday 8 November (the **End Time**). Applications that result in a Policy being issued but which is cancelled on or before the End Time are not eligible. Applications that are cancelled, withdrawn, not taken up or deferred on or before the End Time are also not eligible.
4. An 'eligible applicant' is the owner of an issued Policy, or the proposed policy owner in an application for a Policy that is under active consideration who:
 - is an individual person (companies and other non-natural persons are excluded);

- is over the age of 18 and lawfully residing in New Zealand at the time the application for the Policy is submitted to Chubb Life; and meets any other eligibility criteria in these terms and conditions.
5. Chubb Life's employees and contracted staff (and their immediate families), contractors, and agents are not eligible for entry.
 6. Entries are limited to a total of one eligible applicant per Policy application (regardless of the number of eligible applicants on the Policy application), and one entry per person during the Promotional Period. If there is more than one eligible applicant for a Policy application, the first named policy owner (or proposed owner) who is an eligible applicant will be entered.
 7. Applications for increases or alterations to existing Policies are not eligible.

The Prizes and Prize Pools

8. There are a total of 5 (five) Prizes to be won, split across the following prize pools (each a **Prize Pool**):
 - 3 (three) Prizes for new Assurance Extra policies applied for through Chubb Life's independent financial advisers;
 - 1 (one) Prize for new Assurance Extra policies applied for through Chubb Life's Insurance Advisers following referral or introduction by ANZ; and
 - 1 (one) Prize for new Chubb Life & Living Insurance policies and Southern Cross Life & Living Insurance policies.
9. Each Prize consists of:
 - Return economy-class flights for two people from a New Zealand regional airport serviced by major domestic airlines to Melbourne, Australia, departing Thursday 21 January 2027 and returning Sunday 24 January 2027.
 - Three (3) nights' accommodation in Melbourne.
 - Ground passes to the Australian Open 2027 and evening tickets for the Rod Laver Arena on Friday 22 January and Saturday 23 January.
 - NZ\$1000 gift card to put towards airport and event transfers, meals, entertainment and other incidentals.
10. Winners are responsible for paying all additional costs associated with a Prize that are not specifically included in paragraph 8, including (where applicable) passports, visas, transport, meal costs, spending money, insurance and all other incidentals.

The Prize Draw

11. The Prize Draw will take place on Monday 9 November 2026 at the offices of Chubb Life, and the Prize(s) for each Prize Pool will be awarded to the number of entries equivalent to the number of prizes for the Prize Pool first drawn at random from all eligible entries for that Prize Pool.

12. Chubb Life will notify the winners by email and phone using the details provided on the applicable application. If, having used reasonable efforts, Chubb Life is unable to contact the winner or if the winner does not accept the Prize prior to 16:59hrs on Friday 22 November 2026 then the Prize is forfeited, and a further draw for the forfeited Prize will take place on Monday 25 November 2026 at the offices of Chubb Life.

Prize Conditions

13. Each winner must accept their Prize prior to the applicable date in the paragraph immediately above, and provide all information necessary to enable Chubb Life (or its appointed travel agents) to book flights and make any other required arrangements before 17:00hrs on Monday 2 December 2026.
14. Once a winner accepts a Prize, Chubb Life will work with the winner and/or their nominated traveler(s) to facilitate their access to the Prize (including flight and hotel arrangements).
15. If a winner is not able, or does not wish, to use the Prize, they may nominate two other persons to use the Prize by notice in writing to Chubb Life before 17:00hrs on Friday 29 November 2026.
16. Winners are responsible for ensuring they and/or their nominated travelers hold all necessary visas and travel documents to enable them to use the Prize.
17. Flights and accommodation will be selected by Chubb Life at its discretion based on availability and cost.
18. By accepting a Prize, the winner agrees to: (a) these terms and conditions; (b) the publication of their name, city or place of residence, and image on Chubb Life's website and/ social platforms in perpetuity; and (c) to provide Chubb Life with any imagery and details it may reasonably request for this purpose.
19. Any flights, tickets, vouchers or gift cards offered as part of a Prize will be subject to the normal terms and conditions attached to the issuing and use of such flights, tickets, vouchers and cards. All Australian Open tickets are issued subject to the Australian Open Ticket Conditions of Sale and Entry 2027 (which can be found online at [ao2027-ticket-conditions-of-sale-and-entry.pdf](#))
20. Prizes are non-transferable, non-refundable, non-exchangeable and are not redeemable for cash.

General

21. Submission of an application for a Policy during the Promotional Period is deemed acceptance of these terms and conditions.
22. Chubb Life's decision on all matters is final and no correspondence will be entered into.
23. Nothing in these conditions excludes, modifies, or purports to limit, exclude, or modify the application of the Gambling Act 2003 and the Gambling Act (Lottery) Game Rules 2004 to the Promotion.
24. To the extent permitted by law Chubb Life makes no warranty or guarantee in relation to the Prizes. Nothing in these terms and conditions is intended to limit or exclude any liability under the Consumer Guarantee Act 1993 or any other statutory rights that a Prize winner may have in relation to a Prize.

25. Except for any liability that cannot be excluded by law, Chubb Life (and their officers, employees and agents) excludes all liability (including negligence) for any direct, indirect, special or consequential loss, damage or personal injury arising in any way in connection with the Promotion or acceptance or use of a Prize.
26. The Promotion and the Prize Draw are in no way sponsored, endorsed, administered or associated with Facebook/Instagram. Each eligible applicant releases Facebook/Instagram from any losses, claims or actions arising from or in connection (either directly or indirectly), with the Promotion and the Prize Draw.
27. Chubb Life accepts no liability for applications that are incomplete or defective, or that are submitted outside the Promotional Period. Decisions about accepting applications are solely the responsibility of Chubb Life and are subject to Chubb Life's underwriting and assessment criteria.
28. Chubb Life reserves the right at any time to change these terms and conditions, to end the Promotional Period early, or to extend it.
29. The governing law of the Promotion is the law of New Zealand.