

Coles Car Insurance Price Beat Guarantee Offer

Terms and Conditions – as at 5th October 2016

1. Coles Financial Services Pty Ltd (ABN 94 169 156 165) (Coles) is an Authorised Representative (AR 1007877) of the insurer, WFI Insurance Limited (ABN 24 000 036 279, AFS Licence No. 241461) (WIL). Coles receives commission if you buy a policy from WIL.
2. Any advice provided by Coles or WIL is general only and doesn't consider your needs. Before acting on it, consider if it and the product is right for you by reading the [Product Disclosure Statement](#) and [Financial Services Guide available at www.coles.com.au/insurance](#).
3. Subject to these terms and conditions, the "Offer" means the offer from WIL to beat the current premium for customers aged 25 years and over who switch a comparable car insurance policy from their existing insurer to a Coles Comprehensive, Comprehensive Plus, Third Party Fire & Theft or Third Party Damage Car Insurance policy.
4. Subject to these terms and conditions, in order to be eligible for the Offer, the insured must hold a comparable car insurance policy with another insurer which has equivalent or substantially similar benefits to the Coles Car Insurance applied for, and switch that car insurance policy to Coles Car Insurance during the period that the Offer is open. The Offer does not apply in relation to switching from existing insurance policies which are:
 - a) Interim insurance policies (ie. cover notes); or
 - b) Issued fewer than 21 days before you contact Coles or WIL to take advantage of the Offer (other than where the existing policy is a renewal of a policy with that Insurer).
5. Comparable policies cover a comparable list of insured events, however those policies may not be identical to a Coles Car Insurance policy, and benefits available under policies may differ. The Offer only applies where WIL determines that your policy of insurance with your existing Insurer is substantially similar, equivalent or of the same level of cover i.e. 'like for like' to the Coles Car Insurance policy applied for. In the case where the excess level in your current car insurance policy is different from the excess levels offered by WIL, the Offer will be applied to a policy quoted on:
 - a) The nearest available excess level lower than the excess in your current policy; or
 - b) Where WIL does not offer an excess level lower than the excess in your current policy, the lowest excess offered by WIL for Coles Car Insurance policies.We may ask you for evidence of your current policy to assist in determining whether policies are comparable.

6. To be eligible for the Offer the Coles Car Insurance policy must be purchased no earlier than 5 October 2016, and no later than the date that the Offer closes.
7. The Offer may be withdrawn by WIL at any time without notice.
8. The Offer applies only to policies where the insured is 25 years of age or older as at the date of purchase of the Coles Car Insurance policy.
9. The price beat guarantee in the Offer applies during the first year of cover only.
10. The savings apply over the course of the first year of cover.
11. If you pay your premium by instalments, the saving is apportioned over the course of the first year of cover and applies to the annualised sum of monthly payments.
12. If you cancel your Coles Car Insurance policy before it expires, you will not obtain the full saving of the Offer.
13. The Offer is based on the cover provided by your Coles Car Insurance policy as at the date of purchase of that policy. If you change the details of cover for your Coles Car Insurance policy following purchase of the Coles Car Insurance policy, then the price beat guarantee may no longer apply.
14. The Offer cannot be combined with any other offer from Coles or WIL.
15. The Offer is based on the initial proposed renewal premium amount (including applicable discounts and bonuses) offered by the insurer with whom you are currently insured where such an amount has been quoted or otherwise made available, and the renewal notice is not more than 90 days old and is still open for acceptance. However, if WIL is satisfied that such an amount has not been made available by the insurer, the Offer is (subject to clause 4) instead based on the annual premium paid or payable for the existing policy being switched from to Coles Car Insurance.

16. The price beat guarantee in the Offer will not apply to any proposed or revised renewal premium amount in relation to a policy for which a quote for Coles Car Insurance, that includes the price beat guarantee, has previously been provided. For the sake of clarity, if you take a Coles Car Insurance quote, based on the price beat guarantee, to your insurer and your insurer revises its previous renewal premium, the price beat guarantee does not apply to the revised renewal premium.
17. The price beat guarantee in the Offer will not apply where WIL determines that there is insufficient evidence of the proposed renewal premium amount or, where applicable, the existing premium paid or payable. Without limiting this, WIL may require you to provide your renewal notice with your current insurer and/or your current insurance policy as evidence of the amount of premium paid or payable. If WIL requests that you provide proof of insurance then you must do so before the end of 7 days after the request.
18. The Offer, and any offer of Coles Car Insurance to you, is subject to WIL deeming the risk is acceptable in accordance with its underwriting criteria.