

**Coles Insurance 10% Online Discount
Terms & Conditions as at 15th February 2017**

Coles Financial Services Pty Ltd (ABN 94 169 156 165) (Coles/we/us) and Loyalty Pacific (ABN 82 057 931 334) are authorized representatives of the insurer, WFI Insurance Limited (ABN 24 000 036 279, AFLS 241461) (WIL).

- The 10% online discount is available to all Australian residents who purchase a new Coles Car, Home, or Landlord Insurance policy through www.colesinsurance.com.au. It entitles the customer to 10% off the standard Coles Car Insurance, Coles Home Insurance or Coles Landlord Insurance premium for quotes and purchases made online.
- Customers who purchase their policy by telephoning Coles Insurance directly are not eligible for this discount. However, if the Coles Insurance website refers a prospective customer to the contact centre to provide additional information, the discount will be applied to the policy quoted if subsequently purchased.
- Coles Insurance is entitled to remove this discount at any point in time.
- Coles Insurance is entitled to extend an offer at its discretion to other customers.
- In the case of the customer varying any rating details on the policy (such as address, vehicle, main driver) during the term of the policy, any applicable discounts will be recalculated based on the new applicable premiums. In the case that a new policy is required to be issued, it will be subject to whatever discounts are available at the time of issuing the new policy
- The online discount may be included in any pricing provided as part of promotional offers made by Coles Insurance to match or beat competitors pricing.