

TERMS & CONDITIONS

1. INTRODUCTION

The following terms and conditions apply for the Willis "Jim's Insurance Facility 2009" competition (the "Competition") and by submitting an entry into this Competition, entrants warrant that they have read, understand and agree to be bound by them. These terms and conditions can be downloaded from <http://www.willis.com.au/Extras/Publications.aspx>, ("the website").

2. PROMOTER

The promoter is Willis Australia Limited (ABN 90 000 321 237) trading as Willis Australia of Level 5, 570 Bourke Street, Melbourne VIC 3000 (the "Promoter").

3. DURATION

Entries will be taken in accordance with clause 5.1 from 9:00am on 1 May 2009 until 11:00pm on 22 May 2009 ("Entry Period").

4. ELIGIBILITY

Entry is available to any Jim's Franchisee (registered within Australia) who chooses to complete a Willis Insurance Quick Quote Form for their business and submit their completed form to the Promoter within the Entry Period.

5. ENTRY

5.1 To enter the competition, the entrant must do one of the following within the Entry Period:

- (a) complete a Willis Insurance Quick Quote Form and submit it to the Promoter by fax (+61 3 8681 9980); or
- (b) complete a Willis Insurance Quick Quote Form and submit it to the Promoter by post (GPO Box 956, Melbourne VIC 3001); or
- (c) contact the Promoter by telephone on 1300 656 705 and verbally provide the information required to complete a Willis Insurance Quick Quote Form.

5.2 Entrants are allowed a maximum of one entry in the draw only, unless they own more than one Jim's Franchise, in which case they may submit a Quick Quote Form for each Franchise and be entered into the draw once for each Franchise.

6. DRAW

The competition is a "lucky draw", providing equal chance of winning for all entrants. The draw will take place at Willis Australia Limited, Level 5, 570 Bourke Street, Melbourne VIC 3000 on 27 May 2009.

7. PRIZE

There is one (1) prize to be won. The prize consists of 12 months insurance cover for the winner's Jim's Franchise business, placed through the Willis Jim's Insurance Facility, to the maximum total value of AUD\$1,500.

8. PRIZE CONDITIONS

- 8.1 The prize is non transferable and non exchangeable, must be used for the year commencing 1 July 2009 and concluding 30 June 2010, and is not redeemable for cash.
- 8.2 Should the full value of the prize not be utilised by the winning entrant, the remaining value is non transferable, non exchangeable and not redeemable for cash.
- 8.3 If the prize winner does not wish to accept the prize at the time of notification by the Promoter then the prize will be forfeited by the winner and cash will not be awarded in lieu of that prize or any part of it.
- 8.4 Should insurance under the Jim's Insurance Facility be cancelled mid term you will not be due a pro-rata refund.

9. NOTIFICATION

The prize winner will be notified immediately following the prize draw, by telephone and also by post.

10. PRIZE COLLECTION

- 10.1 The prize winner must sign these terms and conditions in a form provided by the Promoter in order to receive the prize.
- 10.2 If the prize is unclaimed after a period of three (3) months it will be forfeited, subject to State regulations.

11. RELEASE AND INDEMNITY

To the extent permitted by law, all entrants release from, and indemnify the Promoter against all liability, cost, loss or expense arising out of acceptance of the prize and participation in the Competition. While all reasonable skill and care has been taken in the preparation of documentation relating to this Competition, it should not be construed or relied upon as a substitute for financial advice. No warranty or liability is accepted by Willis Australia Ltd, its shareholders, directors, employees, other affiliated companies for any statement, error or omission. The winner should seek independent financial advice prior to accepting the prize.

12. TAMPERING AND OTHER MATTERS

- 12.1 If for any reason this Competition is not capable of running as planned as a result of any causes beyond the control of the Promoter which corrupts or affects the administration of this Competition, the Promoter reserves the right (subject to State regulations) to cancel, modify or suspend the Competition and the draw related to the Competition.
- 12.2 The Promoter accepts no responsibility for any late, lost or misdirected entries including but not limited to facsimile messages not received by the Promoter due to technical disruptions, network congestion or any other reason.

13. TERMINATION OF COMPETITION

The Promoter may (subject to State Regulations), vary the terms of or terminate this Competition at any time at its absolute discretion without liability to any contestant or other person. The Promoter will not award the prize if the Competition is terminated.

14. DECISIONS FINAL

All decisions and actions of the Promoter relating to the Competition and/or redemption of the prize are exercised according to its absolute discretion and are final. No discussions or correspondence with entrants or any other person will be entered into.

15. FAILURE TO ENFORCE TERMS AND CONDITIONS

A failure by the Promoter to enforce any one of these terms and conditions in any instance(s) will not give rise to any claim or right of action by any other person or entrant.

16. PERSONAL INFORMATION AND PRIVACY

The personal information supplied by entrants when entering this Competition will be used by the Promoter in accordance with its Privacy Policy. Please refer to the Privacy Policy by visiting the website for more information as entry into this Competition is an agreement to be bound by that policy.

For further information please contact:

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