
Life and Living Insurance Prize Draw (5x Canopy Camping Voucher packages & 10x Discover Experience Chuffed Boxes) - Terms and Conditions

1. The promoter of the competition is nib nz insurance limited (nib, we, us, our), 48 Shortland Street, Auckland 1010.
2. This competition is open to:
 - a. New Zealand residents aged 18 years old or older;
 - b. Individuals who submit an application for a new nib Life & Living Insurance policy between 1 June 2023 and 31 October 2023 (promotion period) through an adviser.
3. This promotion is not open to:
 - a. any employees or family members of nib or its related companies;
 - c. any person who has held a Life & Living Insurance policy with nib before (including when it was called Kiwi Insurance Limited)
 - d. insured persons other than the Policyholder.
4. Individuals who meet the eligibility criteria, above, will automatically go into the draw.
5. A winner for each of the 5x Canopy Camping Voucher packages will be drawn 1x every month and the winner for each of the 10x Discover Experience Chuffed Boxes will be drawn 2x every month (each, a **"Prize"**). For the prize draw on a given month applications must be submitted between the first day of the month and the last day of the month with the winners drawn on the 5th working day of the following month. Only one entry per policy will be eligible to go in the draw. Prize winners will be selected at random from the valid entries.

Canopy Camping Voucher packages

6. There are 5x Canopy Camping Voucher packages in total to be given away during the promotion period. Each of the Canopy Camping Voucher packages are worth a total of \$1,000 and include:
 - a. 2-3x nights' accommodation at Canopy Camping (depending on the Canopy Camping Escape selected by the winner)

If there is any remaining balance on the voucher, it can be used for the following:

 - b. Flights to a New Zealand location;
 - c. An activity in the area
7. nib will contact each winner with instructions for booking the trip. To redeem the Prize, a winner must book the trip prior to 1 June 2024. Winners will have some flexibility to select the dates for their trip and to select their preferred location. The packages are not available to be redeemed during school holidays, public holidays, and Christmas/New Year peak travel dates.

Discover Experience Chuffed Boxes

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8. There are 10x Discover Experience Chuffed Boxes in total to be given away during the promotion period. Each of the Discover Experience Chuffed Boxes are worth a total of either \$159 for a couple or \$179 for a family and include:
 - a. A ticket to a new activity or experience in any location (the options include activities that can be suited to different age groups and can be family specific)
 - b. A 50-page booklet with travel inspiration and tips
 9. nib will contact each winner to arrange the delivery of the Discover Experience Chuffed Box. A winner will have 2 years to redeem the Prize directly with Tourism 2020 Limited (trading as Chuffed Gifts).

General Terms

10. Any expenses (including but not limited to travel, food, beverage and making changes to any travel arrangements) incurred in relation to accepting or using the Prize (or part of the Prize) are the responsibility of the winner.
11. If the Prize (or part of the Prize) is unavailable, nib, in its discretion, reserves the right to substitute the Prize (or that part of the Prize) with a prize to the equal or greater value and/or specification. The Prize is not transferable, exchangeable or redeemable for cash, including any balance remaining on a Prize voucher.
12. The winner of each Prize and their financial adviser will be contacted by nib via email using the contact details provided by the entrants. If the winner does not wish to accept the prize or cannot be contacted or does not respond within 2 weeks of contact date after attempted notification, that Prize will be forfeited and awarded to an alternate winner drawn from the remaining valid entries.
13. To the maximum extent permitted by law, nib will not be liable for any loss or damage whatsoever (including but not limited to indirect or consequential loss) or for any personal injury or death incurred or sustained as a direct or indirect result of winning or using the Prize. nib will not be liable for any loss or damage caused directly or indirectly by any events which are beyond our control including, but not limited to war, civil disturbance, epidemic, fire, floods, acts of God or acts of government.
14. Tourism 2020 Limited (trading as Chuffed Gifts) and Canopy Camping Escapes are not participants in, sponsors of or associated with this competition.
15. These terms may be updated or modified by us (provided this doesn't materially prejudice anyone who has already entered the competition) and were last updated on 1 June 2023.