

Refer-a-Colleague Promotion

Terms and conditions

6 December 2021 – 31 March 2022

When you refer a colleague in their first four years of fellowship and they join Avant, you're both rewarded.

These Terms and Conditions (the 'Terms'), as updated from time to time by Avant, are intended to govern the Refer-a-Colleague Promotion (the 'Promotion'). Participation in the Promotion is subject to these Terms.

1. Duration of the Refer-a-Colleague Promotion

- 1.1 The Promotion and Promotion Benefits in Clause 4 ('Promotion Benefits') are available to existing Avant members who, during the period from 6 December 2021 to 31 March 2022 ('Promotion Period'):
 - i. meet the Participation Criteria in Clause 2;
 - ii. refer a colleague who meets the Eligible Referral criteria in Clause 3; and
 - iii. comply with the Terms and Conditions of this Promotion.

2. Participation Criteria

- 2.1 To be eligible to participate in the Promotion, you must be a doctor who holds an active medical indemnity policy with Avant and successfully refer a colleague in their first four years post fellowship who becomes a new member of Avant on a practitioner indemnity policy ('Referred Colleague').
- 2.2 Avant members whose membership is in arrears are not eligible to refer a Referred Colleague. This clause does not apply to policies that have a nil premium.
- 2.3 This Promotion is not available to Avant Mutual directors, management, employees or their immediate family or friends.

3. Eligible Referrals

- 3.1 For the Referred Colleague to qualify as an Eligible Referral for the Promotion, the Referred Colleague must:
 - 3.1.1 be a recently-fellowed doctor (up to four years post fellowship)
 - 3.1.2 be eligible to join Avant as a member with a practitioner indemnity policy
 - 3.1.3 be a person who has not held an active practitioner indemnity policy with Avant in the last one year in their own right
 - 3.1.4 have their cover start date and join date within the Promotion Period.

4. Promotion Benefits

- 4.1 For each Eligible Referral, both the referring Member and the Referred Colleague will each receive a \$150 Flexi eGift Card.
- 4.2 Promotion Benefits will be issued after four weeks from when the Referred Colleague's policy is issued by Avant.
- 4.3 The \$150 Flexi eGift Card is valid for up to 3 years from when the electronic gift card email is sent. Each retailer has their own expiry terms and conditions.
- 4.4 Flexi eGift Cards are not redeemable for cash. For more terms and conditions, visit www.giftpay.com.au.
- 4.5 The promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to direct or consequential loss), or for any personal injury suffered or sustained in connection with any prize/s, except for any liability which cannot be excluded by law.
- 4.6 Avant will not be held responsible for any damaged, undelivered, lost or stolen eGift Cards and no replacement will be provided.
- 4.7 There is no limit on referrals made under this Promotion.

5. Other Conditions

- 5.1 In participating in the Promotion, you acknowledge and agree as follows:
 - i. you are at least 18 years old;
 - ii. you will abide by the terms and conditions pertaining to the use of any eGift Cards and that it is your responsibility to ensure you are familiar with those terms and conditions;
 - iii. you must obtain informed consent from the Referred Colleague prior to completing the refer-a-colleague form.
- 5.2 Avant reserves the right to change the offer conditions or end the offer at any time without notice.
- 5.3 Professional indemnity insurance products are issued by Avant Insurance Limited. Cover is subject to the terms and conditions.
- 5.4 In the event that multiple referrers refer the same Referred Colleague, that Referred Colleague will only be eligible to receive one eGift Card provided that all the other Terms are satisfied.
- 5.5 For information on how we collect and store information please visit our Privacy Policy (avant.org.au/Privacy-policy)