



TERMS & CONDITIONS

DEFINITIONS

- A. **TurksLegal:** means the legal practice partnership operating under that registered business name.
- B. **ANZIIF:** means Australian and New Zealand Institute of Insurance and Finance.
- C. **The Award:** means the Bright Light Award presented by TurksLegal and ANZIIF.
- D. **Major Prize:** means the winner of the Award (individual or team) receives a \$5,000 cash prize and up to \$1,500 to spend on coaching and professional development of their choice. The winner(s) will have the exclusive opportunity to work with TurksLegal and ANZIIF to showcase their idea across the industry.
- E. **Runner-up Prize:** means the runner-up of the Award (individual or team) will receive complimentary registration(s) to the 2020 AICLA/ANZIIF Claims Convention in Australia including return flights and two nights' accommodation (for non-Sydney residents). The prize does not include transfers to and from the airport; any insurance; taxes; additional spending money; charges; levies; hotel incidentals; tours and activities or meals not included in conference registration (except where specified).
- F. **Term:** Means the entire period of the Award commencing on Monday, 2 September 2019 and concluding on Tuesday, 1 October 2019 at 5:00pm AEST.
- G. **Judging Panel:** means the Judging Panel constituted to judge the Award.

RULES

1. The Award is open to all Australian residents. The entrant/s must directly work in a capacity connected with general insurance (for the purposes of the entry criteria, the term 'general insurance' includes workers compensation) and be based in Australia. Entry is not open to lawyers, accountants, or medico-legal consultants employed in capacities other than as direct employees of a general insurance company (which includes reinsurance companies or insurance claims management companies) and entry is not open to members of the ANZIIF board or ANZIIF employees.
2. As a condition of entry, the entrant/s accepts these Terms and Conditions and any rules, policies or procedures that may be adopted by TurksLegal or ANZIIF from time to time. TurksLegal or ANZIIF may change, amend or vary these Terms and Conditions and may extend the period of, or cancel, the Award without notice.
3. Australian residents who wish to participate in the Award must submit their application online at www.brightlightaward.com.au/TurksLegalANZIIF. All entries submitted online will need to accept the Terms and Conditions to be accepted as a valid entry. Only one entry per individual or team will be accepted within the Term.
4. The six (6) CIP points will only be awarded to current financial members of ANZIIF.
5. Entrant/s in the Award must submit one of either a written paper in electronic form (not exceeding 800 words in length) or a video or other audio visual presentation (not exceeding 5 minutes in length).
6. The finalists will be invited to a short discussion with a selection of the Judging Panel to explore their idea or argument in the week commencing 18 November 2019 or such other date as determined by TurksLegal and ANZIIF. The winner will be announced at the ANZIIF General Insurance Breakfast in Sydney on Wednesday, 4 December 2019.
7. The entrant/s whose entry is determined by the Judging Panel to be the best response ("the winner") will be eligible to be awarded the Major Prize. The entrant/s whose entry is determined by the Judging Panel to be the next best ("the runner-up") will be eligible to receive the Runner-up Prize. TurksLegal and ANZIIF reserve the right not to award the Award if determined by the Judging Panel.
8. The Judging Panel will determine the winner and runner-up by simple majority. Where there is no clear majority in favour of any one entrant, the person elected by the Judging Panel as its Chairperson must exercise a casting vote which will determine the winner and runner-up. In determining the winner and runner-up the Judging Panel must utilise the marking criteria that has been agreed to apply to all entries.
9. Notification to the winner and the runner-up will be given as soon as practicable after the conclusion of the judging. Notice may be given by email, telephone or post.
10. Publication of the winner and runner-up entries will be at the discretion of TurksLegal and ANZIIF which could include publication on the TurksLegal and/or ANZIIF websites and in any ANZIIF communications (including industry and broader press). By submitting an application for the Award, the entrant/s accepts these conditions and gives permission for publishing and/or broadcasting the winning entry and the name and/or photos of the Award winner. Under the conditions of entry the copyright in all entries will rest with TurksLegal and ANZIIF.
11. The entrant/s are responsible for ensuring that their contact details with TurksLegal and ANZIIF are up to date.
12. No prize is transferable or exchangeable and cannot be exchanged for cash. No non-cash component of any prize is redeemable in cash.
13. If for any reason the winner or runner-up are unable to utilise the prize once booked (including ANZIIF educational courses, flights, accommodation and conference bookings) and the date cannot be changed without penalty (of any kind, including financial charges) the winner or runner-up accepts they will not receive an alternative prize.
14. TurksLegal and ANZIIF reserve the right to make whatever enquiries each considers necessary to ensure that the work attributed to an entrant/s is their own work. All claims for prizes are subject to TurksLegal's and ANZIIF's verification procedures as determined by TurksLegal and ANZIIF in their absolute discretion.
15. TurksLegal's and ANZIIF's decision in relation to all aspects of the Award, including but not limited to any dispute as to the identity of an entrant/s, eligibility to participate in the Award and determination of an entrant/s eligibility to receive a prize, is final and binding and no correspondence will be entered into. These Terms and Conditions may be changed, amended or varied at any time by TurksLegal and ANZIIF in their absolute discretion without notice and without assigning any reason therefore. TurksLegal and ANZIIF reserve the right to cancel or vary the Award in whole or in part in their absolute discretion at any time without prior notice. Any such cancellation shall not affect any entrant/s entitlement to any prize that has accrued at the time of the cancellation.
16. The entrant/s accepts these Terms and Conditions as amended from time to time and agrees to be bound by them. Entry in the Award is subject to these Terms and Conditions. In the case of any inconsistency between these Terms and Conditions and any promotional material, these Terms and Conditions prevail. TurksLegal and ANZIIF reserve the right to cancel an entrant/s participation in the Award without assigning any reason therefore where TurksLegal and/or ANZIIF, in their absolute discretion, consider that the entrant/s has not acted honestly, fairly, in good faith or in the spirit of the Award.
17. Liability for any tax on any benefits provided to the entrant/s pursuant to the Award is the sole responsibility of the entrant/s. It is recommended that entrant/s contact their own accountant or taxation advisor in this regard.
18. TurksLegal and ANZIIF accept no liability for late, lost or misdirected entries.
19. To the extent permitted by law, TurksLegal and ANZIIF are not liable and shall be kept harmless for any loss or damage to property or person including but not limited to direct or consequential loss and including loss from personal injury as a result of any person participating in the Award or making use of a prize.
20. TurksLegal and ANZIIF collect the entrant/s personal information in order to conduct the Award. If the information requested is not provided, the entrant/s may not be permitted to participate in the Award. By entering the Award, unless otherwise advised, each participant agrees that TurksLegal and/or ANZIIF may use this information, in any media for future promotional, marketing and publicity purposes without any further reference, payment or other compensation to the entrant/s, including sending the entrant/s electronic messages. A request to access, update or correct any promotion should be directed to TurksLegal and/or ANZIIF.