

The following terms and conditions apply to the Save 20% on SMARTpak Offer:

Offer dates:

The Offer commences at 12.00am on Monday 10 May 2021 and closes at 11.59pm on Tuesday 30 November 2021 ("Offer Period"). Applications received before the Offer Period will not be accepted however those received after the Offer Period may be accepted at Crombie Lockwood's sole discretion

The Offer:

The 20% discount Offer applies strictly to the SMARTpak retail premium and applies to the first period of 12 months (the first contracted term of the insurance).

The 20% discount Offer cannot be used to reduce the SMARTpak retail premium below the minimum premium for the risk.

The price saving the Offer achieves will be communicated in writing to the insured by the Crombie Lockwood Broker.

The Offer cannot be varied and is not transferable or redeemable for cash.

Conditions of Offer:

Risks that fall outside of the standard SMARTpak underwriting criteria for any reason (including but not limited to decline occupations, previous claims, moral hazards or poor risk mitigation) will not be eligible for the discount Offer.

How to access the Offer:

You must have engagement with a Crombie Lockwood Broker by calling 0800 CL SMART or completing an enquiry via the Offer page on the Crombie Lockwood website <https://www.crombielockwood.co.nz/business/smartpak-offer/>

This Offer is only applicable for new applications into SMARTpak.

General Terms:

- The promoter of this Offer is Crombie Lockwood (NZ) Limited (Crombie Lockwood).
- The promoter reserves the right to cancel, terminate, modify or suspend this Offer without notice at any time.
- This offer shall be subject to the exclusive jurisdiction of New Zealand Courts and shall be governed by New Zealand law.
- Crombie Lockwood reserves the right to verify the validity of applications into SMARTpak and to disqualify any application which, in the Promoter's opinion does not meet the Conditions of the Offer.