

Stella Comprehensive Car Insurance - New Customer Savings Across Australia Promotion Terms & Conditions

1. To qualify for the Promotional Offer applicable to your state or territory as set out in clause 6A below ("PO"), you must: a. obtain a quote for a new Stella Comprehensive Car insurance policy during the Campaign Period and purchase the new STELLA Comprehensive Car insurance policy while the quote remains valid; b. not be an existing STELLA car insurance policyholder; c. have an insured address in the applicable state or territory at the time of purchase; and d. meet all other requirements in these Terms and Conditions during the Campaign Period ("Eligible Customer"). For the purposes of determining eligibility, the state or territory is determined by the policyholder's insured address at the time of policy commencement. If a policyholder changes their insured address to a different state or territory during the term of their new policy, they will be eligible for the discount that is applicable to their new state or territory as set out in Clause 6A below and their discount will be recalculated and applied on a pro rata basis.

2. The Campaign Period is from 28 July 2026 – 30 September 2026 (AEST).

3. This PO is not available in conjunction with any other promotional offers which may run from time to time on STELLA Comprehensive Car insurance policies.

4. The Promoter is Stella Underwriting Pty Ltd (ABN 72 633 811 319). Stella Comprehensive Car Insurance is distributed by Stella Underwriting Pty Ltd (Stella) (ABN 72 633 811 319) as an Authorised Representative (AR No 001282046) of Virginia Surety Company, Inc. (ARBN 080 339 957, AFSL 245579), who is the insurance issuer.

5. To receive the PO, a new STELLA Comprehensive Car insurance policy must be quoted during the Campaign Period and purchased while the quote remains valid.

6. The discount promotion is only available for new customers who do not currently hold a Stella Comprehensive Car Insurance policy. It is only available for the first year of a new STELLA Comprehensive Car insurance policy. It is not available for current Comprehensive Car insurance policies, subsequent renewals or any other changes to your Comprehensive Car insurance policy.

6A. The discount applicable to your state or territory on the base premium is as follows:

State/Territory	Applicable Discount
Australian Capital Territory (ACT)	25%
New South Wales (NSW)	5%
Northern Territory (NT)	25%
Queensland (QLD)	15%
South Australia (SA)	5%
Tasmania (TAS)	25%
Victoria (VIC)	5%
Western Australia (WA)	15%

7. Any costs associated with accessing the promotional website or the online purchase of the new STELLA Comprehensive Car Insurance is the customer's responsibility and is depending on the Internet service provider used.

8. All quotes provided are subject to the Stella Insurance underwriting criteria valid at the relevant time.

9. Underwriting criteria, policy terms and conditions, limitations and exclusions apply. Any advice provided is general only and has been prepared without taking into account your objectives, financial situation or needs and may not be right for you. You should consider the appropriateness of any such advice, and read the Product Disclosure Statement (PDS), Target Market Determination (TMD) and Financial Services Guide (FSG) for this product at stellainsurance.com.au before making a decision to acquire, or to continue to hold, the product.

10. The Promoter reserves the right to verify that a customer satisfies these terms and conditions.

11. Subject to any applicable laws, the Promoter reserves the right to vary, amend, extend, suspend or cancel this PO where circumstances beyond its reasonable control interfere with or affect the administration, security, fairness, integrity or proper operation of the PO. In such circumstances, the Promoter may withdraw the PO, in whole or in part. Participants will not be entitled to any further compensation arising from any amendment, extension, suspension, cancellation or withdrawal of the PO. Nothing in these terms excludes, restricts or modifies any rights or remedies that cannot lawfully be excluded under the Australian Consumer Law or other applicable legislation.

12. This Promotion is in no way sponsored, endorsed or administered by Meta. Any information provided by an Entrant is provided to the Promoter and not to Meta and Entrants release Meta from all liability in relation to this Promotion.