

Our Ref: 54016  
Contact Officer: David Hatfield  
Contact Number: 02 6243 1266



**Australian  
Competition &  
Consumer  
Commission**

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5 March 2014

Christine Craig  
Head of Risk & Compliance  
Cover-More Insurance Services Pty Ltd  
Level 2, 60 Miller Street  
North Sydney NSW 2060

Dear Ms Craig

### **Third line forcing notification N97272 lodged by Cover-More Insurance Services**

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 3 March 2014. The notification has been placed on the ACCC's public register.

Cover-More Insurance Services proposes to offer a discount or other incentive on travel insurance and related products on condition that the purchaser is a customer or employee of Insurance Australia Limited (trading as NRMA Insurance, SGIO and SGIC).

Legal protection conferred by the notification will commence on 17 March 2013.

On the basis of the information that you have provided it is not intended that further action be taken in this matter at this stage.

As with any notification, please note that the ACCC may act to remove the legal protection provided by the notification at a later stage if it is satisfied that the likely benefit to the public from the conduct will not outweigh the likely detriment to the public from the conduct.

This assessment has been made on the basis that Cover-More Insurance Services and Insurance Australia Limited will disclose all relevant terms and conditions to prospective customers.

A copy of this letter has been placed on the ACCC's public register.

If you wish to discuss any aspect of this matter, please do not hesitate to contact David Hatfield on 02 6243 1266.

Yours sincerely

A handwritten signature in blue ink, appearing to be 'Richard Chadwick'.

Dr Richard Chadwick  
General Manager  
Adjudication Branch