



**Australian
Competition &
Consumer
Commission**

Our Ref: 54034
Contact Officer: Hayley Parkes
Contact Number: 03 9290 6926

GPO Box 3131
Canberra ACT 2601

7 March 2014

23 Marcus Clarke Street
Canberra ACT 2601

Ankit Jain
Director
True Insurance Pty Ltd

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By email: ankit@trueinsurance.com.au

Dear Mr Jain

Third line forcing notification N97303 lodged by True Insurance Pty Ltd

I refer to the above third line forcing notification lodged with the Australian Competition and Consumer Commission (the ACCC) on 5 March 2014. The notification has been placed on the ACCC's public register.

True Insurance Pty Ltd will offer 6 months free "Bill Protection Cover" to customers on condition that they also acquire services from Energy Australia (a new Energy Australia contract).

"Bill Protection Cover" is insurance which helps cover the cost of monthly bills in the event of the customer's involuntary unemployment or following accidental injury or sickness.

Legal protection conferred by the notification will commence on 19 March 2014.

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 True Insurance and Energy Australia 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 Hayley Parkes on 03 9290 6926.

Yours sincerely

Dr Richard Chadwick
General Manager
Adjudication Branch