

## ***Terms and conditions***

Rewards are only payable once the first payment for the new HIF membership is received.

Referring members must be on a current financial HIF membership.

Referred members must be one of the following for you to be eligible to claim a Member Reward:

1. Joining HIF for the first time.
2. Upgrading from a single to a family policy, whereby the new addition has not previously been a HIF Member.
3. An ex-dependant who joins and has not previously received any other offers such as a month's free cover. (Please note, dependants cannot choose to forfeit their month free for the Reward instead.)
4. An ex-member who terminated the membership more than 5 years ago from the new date of joining.

HIF Gift Card Rewards are valid to the date specified on the gift card.

Rewards are available to Members over the age of 18.

Employees of HIF and HIF's Alliance Partners are not eligible for a Reward.

HIF shall not be liable for any loss, damage or personal injury suffered or sustained whatsoever by any person as a result of the Reward except in respect of any liability which by law cannot be excluded.

Rewards are not redeemable for cash or transferable.

HIF reserves the right to change the Reward suppliers or Reward itself without prior notice or advice.

Lost or stolen Rewards will not be replaced by HIF as the Reward becomes the Member's responsibility after being dispatched by HIF.

Rewards are not backdated. Referring members must be detailed on the New Member Application form in order to be deemed as the Referrer.

Only one Reward is redeemable per referred Member.

The term "Reward" refers to any one of the items detailed on the front of this flyer.

Coles Group & Myer Gift Card redeemable at: Myer, Target, Baby Target, Target Country, Kmart, Kmart Tyre & Auto Service, Coles supermarkets, BI-LO, Pick 'n' Pay stores, Liquorland, Vintage Cellars, 1st Choice Liquor Superstore and Officeworks. Not redeemable at Coles Express, Self check-outs, Harris Technology, Kmart New Zealand, Bill Express, Kphoto, ATMs/kiosks, online businesses and some sub-lets and licensees. For full Terms of Use visit [giftcards.com.au](http://giftcards.com.au) or phone 1300 304 990.

Rewards listed on this flyer are available from HIF as of the 1st of April 2010 and supersede all previous HIF Member Rewards.

Rewards are not available for new memberships which will receive any form of discount or offer.

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