

Terms & Conditions



Terms and Conditions for the “Multi-Year 6+4+4 Weeks’ Free Cover & No 2-Month Waits on Extras (HIF6X4W4W)” Promotion (Offer)

The promoter is Health Insurance Fund of Australia Limited ACN 128 302 161 of 100 Stirling Street, Perth, Western Australia 6000 (HIF).

Eligibility

1. This offer starts on Wednesday 17 June at 12:01am and closes on Tuesday 30 June at 11.59pm (WST) (Offer Period).
2. Your policy start date must start no later than Offer Period.
3. This offer is available to a person (including Dependents coming off a family policy) who purchases an Eligible Product and pays by Direct Debit for fortnightly, monthly, quarterly or six-monthly payment frequencies (**Eligible Member**).
4. This offer is available during the Offer Period to Eligible Members by:
 - i. applying promo code **HIF6x4w4w** through the HIF website at hif.com.au at the time of joining; or
 - ii. by calling 1300 134 060 and mentioning promo code **HIF6x4w4w** at the time of joining.
5. This offer is only available for the following Combined or Packaged Hospital and Extras cover:
 - i. Packaged: Silver Plus Family Advanced, Silver Plus Family Mid. (Eligible Product).
6. This offer is not available to:
 - i. existing members who take out
 - Combined Hospital and Extras, or
 - Packaged Cover, or
 - Hospital only, or
 - Extras only; or
 - ii. members who take out Ambulance Only Cover; or
 - iii. members who take out Overseas Visitors cover; or
 - iv. former members who have held an HIF policy within the 12 months prior to the Offer Period; or
 - v. members who join by broker, intermediary; or corporate partner; or
 - vi. HIF directors, employees or contractors.
7. This offer cannot be used in conjunction with any other offer or discount from HIF, except where those offers or discounts explicitly state.

Offer

8. This offer is:
 - i. 2-month waiting periods waived on Extras.
 - ii. 6 weeks free cover will be applied after 90 consecutive days from the policy start date.
 - iii. 4 weeks free cover will be applied after 395 consecutive days from the policy start date.
 - iv. Additional 4 weeks free cover will be applied after 760 consecutive days from the policy start date.
9. During each weeks’ free cover period, the Direct Debit will be suspended and will resume at the end of the weeks’ free cover period.
10. An Eligible Member may change their level of combined or packaged cover during the fulfilment period of the offer, and any weeks free will apply to the level of cover then held.
11. At the end of the additional 4 weeks’ free cover period, the offer is redeemed and HIF is under no further obligation in respect of the offer.
12. To the extent permissible by law, HIF may amend, cancel or suspend all or part of this offer.
13. This offer is not redeemable for cash, transferable or exchangeable. No part of the premium which would have otherwise been payable in the weeks’ free cover period will be refunded in the event of termination or cancellation of the policy.

6 Weeks Free and 2 Month Waits Waived

14. The 6 weeks’ free cover offer will be applied after 90 consecutive days from the policy start date by advancing the date the policy is paid to by 6 weeks. That is, after 90 consecutive days of cover, the next 6 weeks of cover are treated as paid.
15. Eligible Members must maintain their Eligible Product (and be financial) for 90 consecutive days from the policy start date. Please allow up to 14 days from that date for the offer to be applied.
16. Eligible Members who purchase an Eligible Product and qualify for this offer, but later downgrade to Hospital only within 90 days of joining will not have the 6 weeks’ free cover applied to their policy.
17. Eligible Members who purchase an Eligible Product and qualify for this offer, but downgrade to Extras only within 90 days of joining will not have the 6 weeks’ free cover applied to their policy and will have the 2-month Extras waiting periods re-applied to their policy.

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Additional 4 Weeks Free

18. Eligible Members must maintain their Eligible Product (and be financial) for 395 consecutive days from the policy start date on Direct Debit to be eligible to receive the weeks' free cover. Please allow up to 14 days from that date for the offer to be applied.
19. The additional 4 weeks' free cover will be applied after the thirteenth month from the policy start date by advancing the date the policy is paid to by 4 weeks. That is, after the thirteenth (13) consecutive month of cover, the next 4 weeks of cover will be treated as paid.
20. Eligible Members who purchase an Eligible Product and qualify for this offer, but later downgrade to Hospital only or Extras only will not have the additional 4 weeks' free cover applied to their policy.

Additional 4 Weeks Free

21. Eligible Members must maintain their Eligible Product (and be financial) for 760 consecutive days from the policy start date on Direct Debit to be eligible to receive the weeks' free cover. Please allow up to 14 days from that date for the offer to be applied.
22. The additional 4 weeks' free cover will be applied after the twenty-fifth month from the policy start date by advancing the date the policy is paid to by 4 weeks. That is, after the twenty-fifth (25) consecutive month of cover, the next 4 weeks of cover will be treated as paid.
23. Eligible Members who purchase an Eligible Product and qualify for this offer, but later downgrade to Hospital only or Extras only will not have the additional 4 weeks' free cover applied to their policy.

Privacy

24. Our Privacy Policy outlines how your personal information is handled and the steps we take to ensure the privacy of your personal information, which is available on our website at www.hif.com.au/privacy.