

Terms & Conditions



Terms and Conditions for the “4 Weeks’ Free Cover on Hospital Cover (4WB)” 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 Thursday 1 October 2026 at 12:01am and closes on Saturday 31 October 2026 at 11:59pm (WST) (Offer Period).
2. Your policy must be purchased during the Offer Period. Your Policy may have a future start date and remain eligible for the Offer.
3. This offer is only available to a person who purchases an Eligible Product and opts to pay by Direct Debit for fortnightly, monthly, quarterly, or six-monthly (**Eligible Member**).
4. This offer is available during the Offer Period to Eligible Members who purchase an Eligible Product from a broker.
5. For clarity, Eligible Members who purchase an Eligible Product (during the Offer Period), which has a policy start date outside of the Offer Period, can qualify for the Offer subject to their compliance with:
 - i. These Terms and Conditions (including, but not limited to, the Eligibility Requirements); and
 - ii. Any other terms and conditions imposed by HIF in relation to the selection of policy start dates.
6. This offer is only available for the following Hospital covers:
 - i. Hospital: Basic Plus, Bronze, Bronze Plus, Silver or Silver Plus.**(Eligible Product).**
7. This offer is not available to:
 - a. existing members who take out
 - i. Ambulance Only, or
 - ii. Combined Hospital and Extras, or
 - iii. Packaged Cover, or
 - iv. Extras only.
 - b. members who take out Overseas Visitors cover; or
 - c. former members who have held an HIF policy within the 12 months prior to the Offer Period; or
 - d. HIF directors, employees or contractors.
8. This offer cannot be used in conjunction with any other offer or discount from HIF, except where those offers or discounts explicitly state.

Offer

9. This offer is for 4 weeks’ free cover on an Eligible Product on Hospital cover.
10. The 4 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 4 weeks. That is, after 90 consecutive days of cover, the next 4 weeks of cover are treated as paid.
11. During the 4 week’s free cover period, the Direct Debit will be suspended and will resume at the end of the 4 weeks’ free cover period.
12. At the end of the 4 weeks’ free cover period, the offer is redeemed and HIF is under no further obligation in respect of the offer.
13. Eligible Members must maintain their Eligible Product (and be financial) for 90 consecutive days from the policy start date on Direct Debit to be eligible to receive the 4 weeks’ free cover. Please allow up to 14 days from that date for the offer to be applied.
14. This offer is not redeemable for cash, transferrable or exchangeable. No part of the premium which would have otherwise been payable in the 4 week free cover period will be refunded in the event of termination or cancellation of the policy.
15. To the extent permissible by law, HIF may amend, cancel or suspend all or part of this offer.

Privacy

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