

Promotional offer for all Australian residents 8 weeks free (1 August 2023 – 31 August 2023)

Terms and conditions

Offer is available on the following **eligible** hospital and extras covers when purchased together in one transaction:

Hospital

- Basic Hospital Plus
- Basic Hospital Plus Elevate
- Bronze Hospital Plus
- Silver Hospital
- Silver Hospital Plus
- Gold Hospital Elevate

Extras

- Basic Extras
- Flex 50
- Flex 60
- Complete 60
- Top 70

To be eligible to receive 8 weeks free cover:

- You must join HBF between 1 August 2023 at 12am AWST and 31 August 2023 at 11.59pm AWST on **eligible** hospital and extras cover purchased together in a single transaction,
- Your **eligible** hospital and extras cover must start no later than 31 August 2023,
- You must hold your **eligible** hospital and extras cover for 3 months from the start date of your policy,
- At your 3-month anniversary date your policy must be paid up to date,
- You must pay your premiums monthly or fortnightly by direct debit,
- HBF members who only hold Urgent Ambulance cover may take up this offer if they meet the above eligibility criteria.

The offer does not apply to:

- Members who have held HBF hospital and/or extras cover in the previous 30 days,
- Members who pay premiums quarterly, half yearly, or annually,
- Members who currently receive any discounts from HBF (such as payment frequency or corporate discounts) other than the direct debit discount,
- HBF employees and their immediate family members, who are eligible to receive HBF Staff discounts, or
- Any members who have already redeemed an HBF promotional offer or corporate discount during the last 12 months.
- Members who have cancelled HBF hospital and/or extras cover that was later reinstated without a gap in cover by HBF during the offer period.

When will the 8 weeks free cover be applied?

- 8 weeks free cover will be applied to your policy after 3 months of continuous **eligible** hospital and extras cover from the policy start date, provided HBF has received full payment for this period.
- If the last full payment coincides with the 3 months of continuous **eligible** hospital and extras cover from the policy start date, 8 weeks free cover will be applied once the last full payment is made.

- Direct debits during this period will be suspended and your account will show your policy as paid until the end of the 8-week period.
- Your direct debit payments will resume at the end of the 8-week period.