

## Terms & Conditions

**Be rewarded when you join Doctors' Health Fund between 7 January - 24 February 2019**  
Receive FREE Bose® SoundSport® Free wireless headphones valued at \$299.95 RRP

1. To be eligible for the offer, applications to join Doctors' Health Fund must be received by 11.59pm (AEST) 24 February 2019.
2. Offer is only available to those who are eligible to join Doctors' Health Fund restricted access group and who do not currently hold private health insurance with Doctors' Health Fund
3. The new member must take out combined hospital and extras cover or hospital only cover to be eligible for the gift.
4. Policy cover start date must commence within the campaign period of **7 January and 24 February 2019**.
5. Only one gift will be provided per policy.
6. Member needs to be active and financial for six continuous weeks and remain on a combined hospital and extras or hospital only cover to receive the gift. The gift will be issued within eight weeks of joining the fund.
7. The offer does not apply to policy upgrades, or when a spouse, or dependant is added to an existing Doctors' Health Fund policy.
8. This offer is not available to those who have held an active health insurance membership with Doctors' Health Fund in the last one year (either in their own right or under a Couple/Family/Single Parent health insurance membership).
9. Doctors' Health Fund is entitled to disregard the gift if within six weeks of joining the new member has requested a refund or has separated/downgraded their cover to extras only or has terminated their policy for whatever reason.
10. Policy holder must be over 18 years old to be eligible for the offer.
11. This offer is not available with other offers or discounts.
12. This offer is not available to Avant Mutual or Doctors' Health Fund staff members.
13. Doctors' Health Fund is not responsible for any lost, stolen or damaged gifts. Gift is subject to availability.
14. Gift item and colour may vary from image shown.
15. Each recipient should look to the product issuer for all warranties, terms and conditions, which are subject to change without notice.
16. The promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to direct or consequential loss) or for any personal injury suffered or sustained in connection with any prize/s, except for any liability which cannot be excluded by law.

Private health insurance products are issued by The Doctors' Health Fund Pty Limited, ABN 68 001 417 527 (Doctors' Health Fund), a member of the Avant Mutual Group. Cover is subject to the terms and conditions (including waiting periods, limitations and exclusions) of the individual policy.