

Westfund Health Insurance

OVHC 4 Weeks Free

1. These Terms and Conditions apply to the **OVHC 4 Weeks Free (“Offer”)**.
By participating, you agree to be bound by these Terms and Conditions.
2. The Offer is promoted by Westfund Limited ABN 55 002 080 864 of 59 Read Ave, Lithgow NSW 2790 (“Promoter” or “Westfund”).

The Offer

1. The Offer runs during the following times and dates:
 - a. from **12:01am AEST on 1 August Annually** and ends at **11:59pm AEST on 31 August Annually**; and
 - b. from **12:01am AEDT on 1 March Annually** and ends at **11:59pm AEDT on 31 March Annually**Purchases made outside these periods are not eligible.
2. To be eligible for the Offer, the policy must have a commencement date during the Offer Periods.
3. The Offer applies to eligible products/services (Eligible Products). Eligible Products include the following:
 - a. Overseas Workers Essential Hospital
 - b. Overseas Workers Standard Hospital
 - c. Overseas Workers Comprehensive Hospital
4. The Offer is available only on eligible products when purchased through a Westfund Care Centre, the Westfund Website at Westfund.com.au, a Westfund Contact Centre or a broker. The Offer consists of a credit equivalent to 4 weeks of premium applied to an Eligible Product, subject to the eligibility and fulfilment conditions set out in these Terms and Conditions.
5. Limit of one 4 Week Free offer per membership.

Eligible Member

6. To receive the Offer, Eligible Members must:
 - d. successfully purchase an Eligible Product during the Offer Period through the approved channel;
 - e. apply the promotion code **4WKSOVHC** at the time of joining;
 - f. not be an existing Westfund member;
 - g. Not be an employee of the Promoter;
 - h. not be added as a dependant or additional member to an existing policy; and
 - i. maintain continuous, financial eligible cover for the duration of 90 day review period.

Distribution of Offer

7. Eligible Members will receive the Offer as follows:
 - j. The four (4) weeks’ free cover will be applied after the member has maintained continuous, financial cover on an Eligible Product for ninety (90) consecutive days from the policy commencement date.
 - k. The benefit is applied by advancing the paid-to date by four (4) weeks, meaning the following four (4) weeks of cover will be treated as paid.

- l. Eligible Members must remain on an Eligible Product for the full ninety (90) day qualifying period. Please allow up to fourteen (14) days after this period for the benefit to be applied.
- m. The premiums payable for any active 'Extras' product offered by Westfund and held by an Eligible Member as part of a combined policy with an Eligible Product at the end of the 90-day review period will be included in the calculation of the four (4) weeks' free cover.

General Conditions

- 8. Where a member fails to apply the promotion code at the time of joining, Westfund may, at its discretion, honour the Offer if the member notifies Westfund within ten (10) business days of the policy commencement date and provides all required details.
- 9. An Eligible Member may change their level of cover during the fulfilment period of the offer; and weeks' free cover applied will reflect the level of eligible cover held at the time the benefit is applied.
- 10. The Offer cannot be combined with other promotions unless stated.
- 11. Standard yearly limits, waiting periods, benefit claiming restriction, policy and fund rules apply.
- 12. If a member does not satisfy these Terms and Conditions, Westfund may, acting reasonably, elect not to award the Offer.
- 13. Proof of eligibility may be requested.
- 14. The Offer is not redeemable for cash and is not exchangeable or transferable.
- 15. The Promoter reserves the right to amend or withdraw the Offer at any time.
- 16. An otherwise valid membership will not be rendered invalid due to printing errors or other quality control matters.
- 17. The Promoter accepts no responsibility for late joins, upgrades, or processing delays that may result in ineligibility for the Offer.

Privacy

- 18. Personal information will be collected and handled for the purpose of administering the Offer in accordance with Westfund's Privacy Policy available at www.westfund.com.au/privacy-policy/.