

## Refer-a-Friend Promotion – Terms & Conditions

27 August 2018 – 30 November 2018

### Get rewarded when you refer a friend and they join Doctors' Health Fund

These Terms and Conditions (the "Terms"), as updated from time to time by Doctors' Health Fund (DHF), are intended to govern the Refer a Friend Promotion (the **Promotion**). Participation in the Promotion is subject to these Terms.

#### 1. Duration of the Refer a Friend Promotion

- 1.1 The Promotion and Promotion Benefits in Clause 4 ('Promotion Benefits') are available to existing Doctors' Health Fund members who, during the period from 27 August 2018 to 30 November 2018 ('Promotion Period'):
- meet the Participation criteria in Clause 2;
  - refer a friend who meets the Eligible Referral criteria in Clause 3; and
  - comply with the Terms and Conditions of this Promotion.

#### 2. Participation Criteria

- 2.1 To be eligible to participate in the Promotion, you must be an active Doctors' Health Fund member and successfully refer a friend who becomes a new member of the Doctors' Health Fund ('Referred Friend').
- 2.2 Members whose membership is in arrears are not eligible to refer Referred Friend.
- 2.3 A referral made by a Doctors' Health Fund staff member to another Doctors' Health Fund staff member is not eligible to participate in the Promotion.
- 2.4 Any person who is associated with Doctors' Health Fund (including a director, employee, agent, and the family and friends of any such individuals) is not eligible to participate in the Promotion.

#### 3. Eligible Referrals

- 3.1 For the Referred Friend to qualify as an Eligible Referral for the Promotion, the Referred Friend must:
- 3.1.1 be eligible to join Doctors' Health Fund restricted access group (click [here](#) to see who can join);
  - 3.1.2 be a person who has not 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),
  - 3.1.3 The new member must take out combined hospital and extras or hospital only cover to be eligible to receive the gift;
  - 3.1.4 The new member must have their cover start date and join date within the Promotion Period, which is between **27 August 2018 to 30 November 2018**.
- 3.2 Doctors' Health Fund will provide members with a unique code (the "Promotional Code") which must be used by the new referral when completing an application form on the Doctors' Health Fund website at the time of joining the fund. The Promotional Code enables Doctors' Health Fund to monitor and record purchases of polices and issue Promotion Benefits.

3.3 The Promotional Code must be included on the Referred Friend's application form at the time of joining for the Promotion Benefits to be issued. If the Promotional Code is not included, neither party will be entitled to receive the Promotion Benefit.

3.4 The Referred Friend needs to be active and financial for six continuous weeks for the Promotion Benefit to be issued. Doctors' Health Fund is entitled to disregard any purchases using the Promotional Code if within six weeks of that purchase the relevant purchaser has requested a refund by terminating or has separated/downgraded their cover to extras only or has terminated their policy for whatever reason.

#### **4. Promotion Benefits**

4.1 For each Eligible Referral, both the referring Member and the Referred Friend will each receive a \$100 Flexi eGift Card.

4.2 Promotion Benefits will be issued after eight weeks from when the Referred Friend's policy is issued by Doctors' Health Fund.

4.3 The \$100 Flexi eGift is valid for redemption 1 year from when the electronic gift card email is sent. Each retailer has their own expiry terms and conditions.

4.4 Flexi eGift cards are not redeemable for cash. For more terms and conditions, visit [www.giftpay.com.au](http://www.giftpay.com.au).

4.5 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.

4.6 Doctors' Health Fund will not be held responsible for any damaged, undelivered, lost or stolen Gift Cards and no replacement will be provided.

4.7 There is no limit on referrals made under this promotion.

#### **5. Other Conditions**

5.1 In participating in the Promotion, you acknowledge and agree as follows

- i. you are at least 18 years old;
- ii. this offer excludes all other promotional offers;
- iii. you will abide by the terms and conditions pertaining to the use of any eGift Cards and that it is your responsibility to ensure you are familiar with those terms and conditions;
- iv. you must obtain informed consent from the Referred Friend prior to providing them with the Promotional Code by email;

5.2 Doctors' Health Fund reserves the right to change the offer conditions at any time.

5.3 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.