

## Terms & Conditions

### Apple Watch Series 3 & Flexi e-Gift Card Offer 6 May 2019 – 30 June 2019

1. To be eligible for the offer, applications to join Doctors' Health Fund must be received by 11.59 PM (AEST) 30 June 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 & Extras cover to be eligible for the gift.
4. Cover start date and join entry date must be within the campaign period of 6 May 2019 to 30 June 2019.
5. Only one gift will be provided per policy, the choice between an Apple Watch Series 3 GPS 42mm RRP \$449 or a \$400 Flexi eGift Card.
6. Member needs to be active, financial and remain on combined hospital & extras cover for 10 continuous weeks after joining the fund before the gift is issued. Gift will be delivered approximately 14 weeks after joining.
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 24 months (either in their own right or under a Couple/Family/Single Parent health insurance membership).
9. Policy holder must be over 18 years old to be eligible for the offer.
10. This offer is not available with other offers.
11. Doctors' Health Fund is not responsible for any lost, stolen or damaged gifts.
12. Gift colour may vary from image shown.
13. Each new member should look to the product issuer for all warranties, terms and conditions, which are subject to change without notice.
14. Apple is not a participant in or sponsor of this promotion.
15. Flexi eGift Card is valid for redemption 3 years from when the electronic gift card email is sent. Each retailer has their own expiry terms. eGift cards are not redeemable for cash. For more terms and conditions, visit [www.giftpay.com.au](http://www.giftpay.com.au).
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.