

Terms & Conditions

Latrobe Health Services “Up to \$400 off with Latrobe ‘Elf Insurance 2024”

Introduction

1. These terms and conditions apply to the Latrobe Health Services “Up to \$400 off with Latrobe ‘Elf Insurance 2024” promotion (“Promotion”). By participating in the Promotion and meeting the criteria in clause 4, you agree to accept and be bound by these terms and conditions, and an agreement is formed between you and Latrobe Health Services.
2. Latrobe Health Services is offering a discount of up to \$400 off premiums (“Reward”) for Latrobe Health Services Healthy Start, Bronze, Bronze Plus or Silver hospital and extras combined cover (“Eligible Product”) if you meet the eligibility criteria in clause 4 and 6 (each, an “Eligible Person”).
3. The Promotion is offered by Latrobe Health Services Limited ABN 94 137 187 010 of 32-34 Darlimurla, Newborough VIC 3825 (“Latrobe Health Services”).
4. This Promotion is only open to people who:
 - a. reside in Australia;
 - b. are 18 years or over;
 - c. have not held (active or suspended), or applied for, a health insurance policy with Latrobe Health Services either directly with Latrobe Health Services or through one of our aggregator partners in the last 60 days;
 - d. are not joining Latrobe Health Services on a corporate discount;
 - e. have provided valid membership details;
 - f. are not a director, officer, management or employee of Latrobe Health Services or its related entities and must not have any immediate family members who are employees of Latrobe Health Services or its related entities. Immediate family means spouse, de facto spouse, child or stepchild (whether natural or by adoption), parent or stepparent, brother, sister, step brother or step sister.

Promotion

Up to \$400 off

5. The Promotion commences at 12:00am (AEDT) on 18 November 2024 and closes at 11:59pm (AEDT) on 3 February 2025 (“Promotion Period”).
6. To be eligible for the Reward you must meet the eligibility criteria in clause 4, and:
 - a. during the Promotion Period,
 - i. join any Eligible Product as a new member through the Latrobe Health Services website, branch, Member Experience Hub or via the Latrobe Health Services call centre (1300 362 144). (“Eligible Policy”);
 - ii. provide valid and true details on your Latrobe Health Services membership application;
 - iii. set up a direct debit upon joining Latrobe Health Services;
 - b. commence the Eligible Policy before 11:59pm (AEDT) on 17 February 2025;
 - c. maintain your direct debit, be up-to-date with premium payments and hold your Eligible Policy for 90 continuous days as an active member (ie. no suspensions in place) from your policy start date;
7. The Reward is not available in conjunction with any other offer or promotion.

8. When an Eligible Person meets the criteria in clause 4 and 6, Latrobe Health Services will apply a discount to the premium payable for their Eligible Product as determined in accordance with the tables in clause 9. Latrobe Health Services may take up to 14 days to process the discount. If an Eligible Person discontinues their premium with any discount credit remaining on the membership, Latrobe Health Services will not provide a refund for the unused discount credit, and the Eligible Person will forfeit the remaining discount.
9. The Reward value an Eligible Person is entitled to receive is determined by reference to:
 - a. the type of Hospital cover under the Eligible Product; and
 - b. whether the Eligible Product is:
 - i. Singles cover; or
 - ii. Couples, Families or Singles Parents cover,

as set out in the table below.

Singles Cover	
Hospital cover (purchased with any Extras cover)	Discount
Healthy Start	\$ 100.00
Bronze Hospital	\$ 150.00
Bronze Plus Hospital	\$ 175.00
Silver Hospital	\$ 200.00

Couple, Family and Single Parents Cover	
Hospital cover (purchased with any Extras cover)	Discount
Healthy Start	\$ 250.00
Bronze Hospital	\$ 300.00
Bronze Plus Hospital	\$ 350.00
Silver Hospital	\$ 400.00

General terms and conditions

10. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the application of any provision, the exercise of any right or remedy, or the imposition of any liability under the Australian Consumer Law, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the State and Territories of Australia, the exclusion of which would contravene that law or cause any term of this agreement to be void ("Non-Excludable Obligations").
11. Except for any liability that cannot be excluded by law, including the Non-Excludable Obligations, Latrobe Health Services (including its officers, employees and agents) excludes all liability, for any indirect or consequential loss or damage that you may suffer in connection with this Promotion, including loss of opportunity, loss of profit, personal injury or property damage.
12. If the Reward is not available due to circumstances beyond Latrobe Health Services' reasonable control, Latrobe Health Services may substitute the Reward with another similar reward determined by Latrobe Health to be of equal or higher value.

13. Any failure by Latrobe Health Services to enforce its rights under these terms and conditions at any stage does not constitute a waiver of those rights.
14. Latrobe Health Services collects personal information for the purpose of conducting and promoting this Promotion. By participating in this Promotion, you consent to the storage and use of your personal information by Latrobe Health Services in accordance with its Privacy Policy. If your personal information is not provided to Latrobe Health Services, you may not participate in this Promotion. Latrobe Health Services' Privacy Policy is available at <http://www.latrobehealth.com.au/privacy-policy>. The Privacy Policy includes information about the types of personal information we collect, how we handle your personal information, how you can access or correct your personal information, how to make a privacy complaint for a breach of Australian privacy law, and how we deal with such complaints.
15. If any term, or part of a term, within these terms and conditions is found to be invalid or unenforceable, it may be severed from these terms and conditions, and any remaining terms or parts of terms will continue in force.
16. The laws of Victoria apply to this Promotion. Eligible Persons submit to the non-exclusive jurisdiction of the Courts of Victoria.