

Terms & Conditions

Latrobe Health Services “2&6 Month Waits Waived Offer 2025”

Introduction

1. These terms and conditions apply to the Latrobe Health Services “2&6 Month Waits Waived Offer 2025” 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 to waive the two (2) and six (6) month waiting periods on extras (“Reward”) if you meet the eligibility criteria in clauses 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 Avenue, Newborough VIC 3825 (“Promoter” or “Latrobe Health Services”).
4. This Promotion is only open to people who:
 - a. reside in Australia;
 - b. are 18 years or over; and
 - 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 Latrobe Health Services' aggregator partners in the last 60 days.

Promotion

5. The Promotion commences at 12:00am (AEST) on 3 June 2025 and closes at 11:59pm (AEST) on 17 August 2025 (“Promotion Period”).
6. To be eligible to receive the Reward, you must meet the eligibility criteria in clause 4, and be eligible under either clause a or b:
 - a. during the Promotion Period:
 - i. join any Latrobe Health Services' combined hospital and extras cover (“Eligible Product”) as a new member through the Latrobe Health Services website, branch, Member Experience Hub, the Latrobe Health Services call centre (1300 362 144), through the aggregator Compare Club via their website www.compareclub.com.au or call centre (1300 112 582), or through the aggregator iSelect via their website www.iselect.com.au or call centre (13 19 20) (“Eligible Policy”); and
 - ii. provide valid and true details on your Latrobe Health Services membership application;
 - b. be an existing Latrobe Health member with eligible hospital cover who adds eligible extras cover to their policy during the promotion period. Gold Hospital covers EX1, K1, K2 and K3 are not eligible for this offer, Gold Hospital EX2 can only be combined with Core Complete extras, and Basic Public Hospital HX can only be combined with Basic and Core Complete extras covers.
 - c. commence the Eligible Policy before 11:59pm (AEST) on 31 August 2025.
7. When an Eligible Person has met the criteria in clauses 4 and 6, Latrobe Health Services will waive the two (2) and six (6) month waiting periods on extras for the Eligible Person’s Eligible Policy.
8. Waiting periods on Benefit Bonus apply. Benefit bonus is excluded from promotion.

General terms

9. The Reward is not available in conjunction with any other offer or promotion.
10. Latrobe Health Services reserves the right to end, change or extend this offer at any time for a reason beyond its reasonable control, in which case Latrobe Health Services will provide you with reasonable notice.
11. Yearly limits, waiting periods, fund and policy rules apply to the Eligible Policy.
12. 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").

13. 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.
14. 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.
15. 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.
16. 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.
17. The laws of Victoria apply to this Promotion. Eligible Persons submit to the non-exclusive jurisdiction of the Courts of Victoria.