

TERMS AND CONDITIONS

CHARTERED ACCOUNTANTS "ONGOING CORPORATE DISCOUNT AND 2-MONTH WAITING PERIOD WAIVER" OFFER

ONGOING CORPORATE DISCOUNT ON ELIGIBLE COVER

Discount does not apply to any Lifetime Health Cover loading, which is a loading added to premiums for people who didn't take out hospital cover after turning 31. Excludes Future Care, Corporate Flex My Extras, Corporate Choose My Extras and Corporate Basic Plus.

2-MONTH WAITING PERIODS WAIVER ON EXTRAS

HCF will waive the 2-month waiting periods on extras. Waiver doesn't apply to extras with waiting periods of more than 2 months, including hearing aids. Waiver doesn't apply to any hospital waiting periods regardless of the length of the waiting period.