

CBHS International Health

Overseas Visitors Health Cover (OVHC) 8 weeks free promotion

Terms and Conditions

The Offer	<p>Upon purchasing an Eligible Policy via the Entry Process during the Promotion Period, which is then activated and has commenced before 31 July 2025, the Eligible Applicant will receive 8 weeks free overseas visitor health insurance cover as follows:</p> <ul style="list-style-type: none"> • 4 weeks free cover (applied after 3 months); and • Remaining 4 weeks free cover (applied after 12 months), provided that the Eligible Policy is held continuously for at least 12 months from its Eligible Policy Start Date.
Eligible Applicant	<p>The Eligible Applicant must:</p> <ul style="list-style-type: none"> • 18+ years old; • be living in Australia on the Eligible Policy Start Date; • not have held OVHC cover with CBHS International Health in the sixty (60) days prior to the Eligible Policy Start Date; • provide CBHS International Health with a current and valid email address and phone number for communication while in Australia, which is personal to the Eligible Applicant and is not the email address or phone number of a third party, such as an education or migration agent; • be eligible to hold an Eligible Policy and continue to remain eligible in accordance with the CBHS Corporate Health Pty Limited Health Benefit Fund Rules; • ensure that the Eligible Policy remains active and policy premium payments are kept up to date for the entire 12-month duration; and • comply with all requirements contained in Further terms and conditions below. <p>For the avoidance of doubt, adding a dependant or partner/spouse to an existing Eligible Policy does not render that dependant/partner/spouse or main policyholder an Eligible Applicant.</p>
Eligible Policy	<ul style="list-style-type: none"> • Overseas Worker Base Hospital • Overseas Worker Mid Hospital and Medical • Overseas Worker Top Hospital and Medical
Eligible Policy Start Date	<ul style="list-style-type: none"> • The Eligible Policy Start Date is the date cover commences and has been confirmed in writing by CBHS International Health.
Entry Process	<ul style="list-style-type: none"> • Join directly during the Promotion Period and follow any other directions via: <ul style="list-style-type: none"> i) cbhsinternationalhealth.com.au/ or ii) ovhcinsurance.com.au/
Promotion Period	<p>Commencement Date: 31 March 2025 at 12:00am AET End Date: 30 June 2025 at 11:59pm AET Eligible Policy Start Date must be before 31 July 2025.</p>

Further terms and conditions

1. Information on how to enter the promotion forms part of the terms and conditions.
2. Promoter is CBHS Corporate Health Pty Ltd (ABN 85 609 980 896) (**CBHS International Health**), Level 16, 6 Hassall Street, Parramatta NSW 2150, email: corporatemarketing@cbhscorp.com.au
3. Management, directors, employees and contractors of CBHS, its related entities, and agencies associated with this promotion are ineligible to enter.
4. Not available with any other offer.
5. To be eligible to claim the entire Offer, the **Eligible Applicant** must purchase an **Eligible Policy** via the **Entry Process** during the **Promotion Period**, and (subject to these Terms and Conditions) hold continuously whilst policy premium payments are kept up to date for at least 12 months from the **Eligible Policy Start Date**.
6. For the avoidance of doubt, 8 weeks free cover is to be applied by adjusting the paid to date on the **Eligible Policy** with 4 weeks free applied at the next billing cycle after 3 months from the **Eligible policy Start Date**. The remaining 4 weeks free applied at the next billing cycle after 12 months provided continuous cover has been maintained for the entire 12-month period.
7. If the **Eligible Policy** is terminated by either the **Eligible Applicant** or CBHS International Health after the first 3 months, the entire Offer will be forfeited, and the benefit of the 4 weeks free already provided, will not be included in any refund on the **Eligible Policy**.
8. If an **Eligible Policy** held by **Eligible Applicant** is changed to a policy that is not an **Eligible Policy**, or is in arrears, terminated or suspended at any time before any part of **The Offer** is provided, or the visa subclass for the **Eligible Applicant** changes, meaning they are no longer eligible for the **Eligible Policy** or were never eligible for the **Eligible Policy**, CBHS International Health may, at its discretion, deem **The Offer** to be forfeited by the **Eligible Applicant**. Clause 7 will also apply in respect of any refund that may or may not be provided.
9. If the **Eligible Applicant** changes to another **Eligible Policy**, **The Offer** will continue to apply to that new **Eligible Policy**, provided that all other requirements under these terms and conditions are met. A policy upgrade will require immediate payment upfront for the difference in premium price in order to remain eligible for **The Offer**.
10. **The Offer** is not transferable or exchangeable and cannot be taken as cash.
11. If **The Offer** (or any part thereof) becomes unavailable, CBHS International Health reserves the right to substitute it with another offer of equal value and/or specification.
12. CBHS International Health reserves the right to amend the terms and conditions.
13. CBHS International Health may terminate the promotion prior to the promotion end date at its absolute discretion.
14. The Privacy Policy and Fund Rules available at cbhsinternationalhealth.com.au/overseas-visitors-ovhc apply.
15. All Waiting Periods apply.
16. It is the responsibility of the **Eligible Applicant** to ensure they hold an appropriate health cover product to meet their visa requirements.
17. CBHS International Health may contact applicants with direct marketing communications. Applicants can unsubscribe at any time.
18. In the event of a dispute, the Promoter's decision is final and binding on each **Eligible Applicant** and no correspondence will be entered into.
19. The promotion is governed by the laws of New South Wales and each applicant submits to the non-exclusive jurisdiction of the courts of New South Wales.