



**More for members.**

\* The Fitness First offer is only available to Fitness First members who join HCF before the 30<sup>th</sup> June 2010 and take out both hospital and extras cover. Offer is not available to current HCF members. Applications must be made directly with HCF, and not through a broker or any other third party. Membership payments to HCF must be made via direct debit or credit card. The 10% saving on the first year's premium will be provided by giving you free days. Not available in conjunction with any other offer or discount.

<sup>2</sup> Waiver offer is only available to new members taking out both hospital and extras cover. Waiver does not apply to waiting periods of more than 6 months, including 12 months for obstetric services, or pre-existing ailments and conditions. Psychiatric, rehabilitation and palliative care services, which have a 2 month waiting period, are also excluded from this waiver offer.