

EXTRACT FROM THE CONSTITUTION OF THE HOSPITALS CONTRIBUTION FUND OF AUSTRALIA LIMITED, DEFINITIONS & INTERPRETATION – CLAUSE 2.1 DEFINITIONS

(28) **Voting Policyholder** means:

- (a) an Elected Director, for so long as the Elected Director continues to be an Elected Director;
- (b) a Policyholder who was a “Voting Contributor” immediately prior to the modifications to this constitution which took effect on or about 24 November 2011; or
- (c) a Policyholder who has been a Hospital Cover Policyholder for a continuous period of at least 5 years,

in the case of paragraphs (b) and (c):

- (i) except where the Policyholder notifies the Company they do not wish to be a Voting Policyholder (and the Policyholder has not revoked that notification by a subsequent notification); and
- (ii) for so long as the Policyholder continues to be a Hospital Cover Policyholder.

Note: In determining whether a Policyholder has been a Hospital Cover Policyholder for a continuous period of 5 years:

1. include any period of time during which the Policyholder paid premiums under a health insurance policy that was referable to a health benefits fund conducted by any other person or health insurance business before being transferred to, or acquired by, the Company (**Former Fund**) which covered hospital treatment and who was not in arrears in relation to payment of those premiums by more than 2 months;
2. include any period of time during which the Policyholder was covered by a policy under the rules of a Fund or the Former Fund (eg, as a student dependent in a family membership); and
3. exclude any time during which the Policyholder was in arrears or suspended from cover under the rules of a Fund or the Former Fund.

(17) **Hospital Cover Policyholder** means a Policyholder who pays premiums under a health insurance policy which covers hospital treatment and who is not in arrears in relation to payment of those premiums by more than 2 months.