

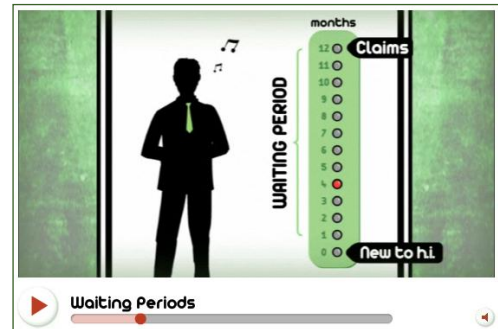


Waiting periods

If you've never had health insurance before, you'll have to wait before you can claim on certain treatments.

This is known as a waiting period.

How long you have to wait depends on the type of treatment and whether it involves a pre-existing condition.



If you've had health insurance before, and have served some of the waiting periods for a treatment, you won't have to wait as long to claim - as long as your old cover was at the same or lower limits as your new cover.

Waiting periods exist to stop people taking out health insurance because they're sick, and claiming large sums straight away.

And that makes it fair on everyone.

<http://www.frankhealthinsurance.com.au/frankview>