

Join and Claim – Terms & Conditions

1. This offer applies to new customers of nib (someone who is not an existing nib customer as at 4 February 2019), who purchases a Standard or Premium Hospital cover combined with either a Standard or Premium Everyday cover (**'Eligible Policy'**) between 4 February 2019 and 30 June 2019 (**'Eligible Customer'**). Notwithstanding this period of general availability of the offer to the general public, nib may (in its absolute discretion) provide this offer to any customers who purchase an Eligible Policy after 30 June 2019. This offer is not available to policy owners and insured persons who have used any nib 'join and claim' promotion in the last 36 months.
2. Eligible Customers will have waiting periods waived on all Everyday cover benefits (but not any Hospital cover). The waiver will apply immediately once redeemed by calling nib in accordance with clause 4 of these terms. Such Everyday policy terms will apply, and all claims are subject to benefit limits, and excess payable by you, in line with your Everyday policy. For the avoidance of doubt, no pre-existing conditions are waived under any Eligible Policy.
3. The offer is not transferable or redeemable for cash. This offer cannot be used in conjunction with any other offers.
4. This offer can only be redeemed by calling nib to join on 0800 123 642. It cannot be redeemed online.
5. These terms may be updated or modified by nib (provided this doesn't prejudice anyone who has already received the offer), and were last updated on 25 January 2019. Any material change will be notified on the nib.co.nz website.