

One Child Free Promotion - Terms & Conditions

This offer applies to new customers of nib (someone who is not an existing nib customer as at 14 February 2019) 18 years old and over who purchase any Hospital Cover between 14 February 2019 and 14 May 2019 ("**Parent**").

A "**Child**" is a new customer of nib (someone who is not an existing or previous nib customer as at 14 February 2019), who is:

- the dependent child of the Parent;
- under the age of 18 years old; and
- on the same policy number as an insured Parent

Subject to these terms, one Child will receive 12 months free cover on the same Hospital Cover purchased by the Parent insured on the policy. The insurance cover for the Parent needs to remain in force for the Child to continue to receive free cover. If the cover for the Parent ends during the 12 months of free cover, but the policy is not cancelled, the Child will be charged usual premium rates from the date of cancellation of the Parent's cover.

At the end of the 12 months of free cover, the Child will automatically begin to be charged the relevant Hospital Cover premium on the same payment cycle as the remaining customers on the policy unless we are provided with 30 days' notice to cancel the Child's cover.

The offer is not transferable or redeemable for cash. This offer can't be used in conjunction with any other offers.

This offer can only be redeemed online or by calling 0800 123 642.

These terms may be updated or modified by us (provided this doesn't prejudice anyone who has already received the offer), and were last updated on 13 February 2019. Any material change will be notified on the nib.co.nz website.