

DTC PEC Offer Terms & Conditions

1. This offer is open to eligible customers aged 18 years old and over, who:
 - purchase an nib Standard Hospital or Premium Hospital policy between 27 September 2018 and 13 February 2019, while nib has a remaining allocation of eligible policies;
 - are new nib customers, meaning not current nib customers as at 27 September 2018; and
 - meet the eligibility criteria in paragraph 3 of these terms and conditions. All insured persons on the policy must meet the eligibility criteria to receive this offer.
2. There are a limited number of policies available for this offer. If all available policies are sold before the offer end date (13 February 2019), the offer will be stopped and no new customers will be able to take up the offer.
3. All eligible customers on the policy:
 - Must be aged 60 years or under at time of application.
 - Must have stated to nib any abnormal medical test results or assessments in the 12 months prior to application.
 - An 'abnormal medical test' includes any unusual medical tests, for example a blood result including low iron.
 - An 'abnormal medical assessment' includes any consultation or medical investigation including medical imaging, ultrasounds, and MRI's where the results have identified changes.

This offer is only available to customers who have not had any abnormal medical test results or assessments in the 12 months prior to application.

If, at any time, nib finds that any customer on a policy received an abnormal medical test results or abnormal medical assessment in the 12 months prior to application, contrary to his or her statement to nib then, at nib's discretion, the pre-existing condition stand down periods may be reinstated by nib and/or nib may decline to pay any future claims (or seek to recover the amount of any paid claims) relating to that incorrect statement to nib.
4. For customers who meet the eligibility criteria in paragraphs 1 and 3:
 - The usual three year stand down period for eligible pre-existing conditions (except the conditions described in paragraph 5) for any Hospital cover will be waived; and
 - The 12 month wisdom teeth waiting period for any Hospital cover will be waived.
5. Some pre-existing conditions are not covered in this offer and no cover will be provided. These pre-existing conditions are those that relate to cardiovascular conditions and some risk factors, cancer, hip, knee or back, transplant surgery or reconstructive or reparative surgery. Please see the policy document for further information on these permanent pre-existing condition exclusions.
6. The offer is not transferable or redeemable for cash. This offer can't be used in conjunction with any other offers.
7. This offer can only be redeemed by calling nib on 0800 123 642. It cannot be redeemed online.
8. 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 23 October 2018.
9. This offer may be withdrawn by us once the allocation of eligible policies is met.