

## Terms and Conditions

### **1. One child covered free for one year per insured adult on Ultimate Health Max™ Base Cover with Specialist option and Ultimate Health™ offer Terms & Conditions**

- a. This offer applies to new members of nib (someone who is not an existing nib member as at 1 December 2018), who is 21 years old and over who purchases either an Ultimate Health Max or Ultimate Health policy, where the new business application is submitted between the period (“Promotional Period”) Saturday 1 December 2018 and Friday 1 March 2019 (“Adult Policy Owner”). The commencement date of the policy must be no later than Friday 15 March 2019.
- b. A “Child” is a new member of nib (someone who is not an existing nib member as at 1 December 2018), who is:
  - Either the dependent child of the Adult Policy Owner or related to the Adult Policy Owner; and
  - under the age of 21 years old; and
  - on the same policy number as the insured Adult Policy Owner.
- c. Subject to these terms, one Child will receive 12 months free Ultimate Health Max base cover with Specialist Option for each Adult Policy Owner insured with Ultimate Health Max or Ultimate Health on the policy.
- d. The insurance cover for the Adult Policy Owner needs to remain in force for the Child to continue to receive free cover. If the cover for the Adult Policy Owner ends at any time during the 12 months of free cover, but the policy is not cancelled, usual premium rates will be applied for the Child from the date of the end of the Adult Policy Owner’s cover.
- e. The Child will automatically be given Ultimate Health Max base cover (\$0 Excess) with Specialist Option. If other options for the Child are requested on the application form, the Child will be charged the applicable premium for those options from the commencement of the policy.
- f. At the end of the 12 months of free cover, the Child will automatically begin to be charged the premium for Ultimate Health Max (\$0 Excess) with Specialist Option on the same payment cycle as the remaining members on the policy unless we are provided with 30 days’ notice to cancel or change the Child’s cover.
- g. All insured persons (including any Child proposed to get a year of free cover) must complete an application form and will be subject to nib’s usual underwriting process. Any terms applied to the free Child are effective from the commencement date of the policy.

### **2. Easy Health™ reduced stand-down for pre-existing conditions and 20% discount offers Terms and Conditions**

- a. The offer of a reduced stand down period for Pre-Existing Conditions, and 20% discount offer for eligible new members, applies to new members of nib (someone who is not an existing nib member as at 1 December 2018) who purchase an Easy Health™ policy, where the new business application is submitted between Saturday 1 December 2018 and Friday 1 March 2019 (“Promotional Period”). The commencement date of the policy must be no later than Friday 15 March 2019.

- b. **Reduced stand-down:** All insured persons who commence Easy Health cover during the Promotional Period will receive a concession reducing the stand-down period for eligible Pre-Existing Conditions cover to two years (from three years). Some Pre-Existing Conditions are never covered. For information on what is not covered, please see the Easy Health policy document.
- c. **20% Discount:** All eligible new members of nib (someone who is not an existing nib member as at 1 December 2018) who are under 60 years of age at the time of cover commencement who purchase an Easy Health cover during the Promotional Period will receive a 20% premium discount for the duration of the policy. All insured persons on the policy must be under 60 years of age at the time cover commences. The 20% discount will be applied to the standard on-sale rates at time of purchase. This discount cannot be transferred to any other policy, for example if an insured person is migrated from the policy in the future. The quoted premium in Illustrator or Apollo does not include the 20% discount. You will receive confirmation of your discounted premium on your Acceptance Certificate.

### **3. Other Terms that apply to both special offers:**

- a. These offers are not available to nib members who have cancelled within the applicable Promotional Period and does not include any policy reinstatements, continuation options, plan migration, or adding insured persons or options to existing policies.
- b. Normal nib and adviser agreement terms apply. There will be no up-front commission payable for the free Child if a member takes up the free child offer. From policy renewal, trail commission will be payable based on the premium of the policy going forward, including the premium for the Child.
- c. These offers are not available in conjunction with any other special offers. These offers are not transferable or redeemable for cash.
- d. These terms may be updated or modified by us (provided this doesn't prejudice anyone who has already purchased a policy under either offer), and were last updated on 25 November 2018.