

“Best of the Best” – Ultimate Health™ / Ultimate Health Max™ Offer Terms and Conditions

1. To be eligible for this offer, new Ultimate Health™ / Ultimate Health Max™ business applications must be submitted via the usual process on or after 1 January 2018 and no later than 31 March 2018 (the “promotional period”). The commencement date of the cover must be no later than 15 April 2018.
2. Business application means a new application for a new policy or adding a person to an existing Ultimate Health™ or Ultimate Health Max™ policy. Business applications do not include any policy reinstatements, continuation options, plan migration or adding options to existing policies.
3. This offer is not available to customers who cancel within the promotional period.
4. This offer applies to the Ultimate Health™ Base Cover, Ultimate Health Max™ Base Cover and the Specialist Option, GP Option and Dental & Optical Option on both Ultimate Health™ Base Cover and Ultimate Health Max™ Base Cover.
5. The Serious Condition Financial Support option is not available with this offer and usual pre-existing terms apply to that option.
6. The usual application process and Duty of Disclosure terms apply. Applicants must provide a fully completed application form which will be assessed by Underwriters and preferred underwriting terms applied.
7. Premium Loading terms still apply and are not affected by this offer.
8. Preferred underwriting terms mean that some personal exclusions will automatically end after three years continuous cover. For some pre-existing conditions, permanent exclusions will apply. For Ultimate Health Max™ applications, exclusions which end after three years may continue to apply in the case of the Non-PHARMAC benefits.
9. The Offer of Terms and Acceptance Certificate issued will confirm the personal exclusions for each client, if they end after three years, or have a reviewable period. Non-reviewable exclusions may also apply.
10. All general policy exclusions will apply. Some conditions are never covered. For information on what is not covered, please see the Ultimate Health™ or Ultimate Health Max™ policy document.
11. Other Terms and Conditions:
 - a) Normal nib and adviser agreement terms apply.
 - b) This offer is not available in conjunction with any other special offers.
 - c) nib reserves the right to amend, delete or add to the terms and conditions, extend or withdraw this offer at any time, and without prior notice.

“Best of the Best” – Easy Health™ Reduced Stand-down and 20% Discount Offer Terms and Conditions

- 1) To be eligible for the reduced stand down and 20% discount offer, new Easy Health™ business applications must be submitted via the usual process on or after 1 January 2018 and no later than 31 March 2018 (the “promotional period”). The commencement date of the cover must be no later than 15 April 2018.
- 2) The reduced stand down and 20% discount offer is not available to nib customers who have cancelled within the promotional period and does not include any policy reinstatements, continuation options, plan migration, or adding insured persons or options to existing policies.
- 3) **Reduced stand-down:** All insured persons who apply for Easy Health™ cover during the promotional period with a commencement date on or before 15 April 2018 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.
- 4) **20% discount:** All insured persons who apply for Easy Health™ cover during the promotional period with a commencement date on or before 15 April 2018 will receive a 20% discount for the duration of the policy as long as all insured persons on the policy are under 60 years of age at the time cover commences. 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. Clients will receive confirmation of their discounted premium on the Acceptance Certificate.
- 5) Other Terms and Conditions:
 - a) Normal nib and adviser agreement terms apply.
 - b) This offer is not available in conjunction with any other special offers.
 - c) nib reserves the right to amend, delete or add to the terms and conditions, extend or withdraw this offer at any time, and without prior notice.