

## Give your mini-me's the gift of private health cover

**We all want the best for our little ones – and this naturally includes their good health and wellbeing. With nib, cover can be put in place just for children.**

Now is the time to ensure your children or grandchildren have the protection of nib health cover - for as little as the price of a cup of coffee a week! And if you need cover too, then nib also has a great offer

for you. Take out an Ultimate Health Max or Ultimate Health policy and one child can be covered for free for 12 months for each adult insured on the policy.

We have great news - this offer has now been extended to 31 March 2019. So act now and don't miss out on this special offer for the little ones in your life.

**Talk to your adviser today.**



## 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 6 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**”) Thursday 6 December 2018 and Sunday 31 March 2019 (“Adult Policy Owner”). The commencement date of the policy must be no later than Friday 15 April 2019.
- b. A “Child” is a new member of nib (someone who is not an existing nib member as at 6 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.
- h. Offer is 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.
- i. 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.
- j. This offer is not available in conjunction with any other special offers. This offer is not transferable or redeemable for cash.
- k. These terms may be updated or modified by us (provided this doesn’t prejudice anyone who has already purchased a policy under the offer), and were last updated on 26 February 2019.