

**Kid(s) cover free for one year per insured adult on either Easy Health, Ultimate Health or Ultimate Health Max™ Terms & Conditions**

1. This offer applies to new members of nib (someone who is not an existing nib member as at 2 August 2021), who:
  - a. start their application for any new policy through nibAPPLY, between 2 August – 31 October 2021. The offer will apply to all applications started in this period that are submitted in the nibAPPLY business completion timeframes.
  - b. are 18 years old and over (“Adult Policy Owner”).
  - c. choose a commencement date of the policy that is no later than Friday 14 November 2021.
2. A “Kid” or a “Child” is a new member of nib (someone who is not an existing nib member as at 2 August 2021), who is:
  - a. either the dependent of the Adult Policy Owner or related to the Adult Policy Owner;
  - b. under the age of 21 years old; and
  - c. on the same policy number as the insured Adult Policy Owner.
3. Subject to Clause 5, one Child will receive 12 months free cover for each Adult Policy Owner insured on the policy. The 12 months free cover for a qualifying Child will apply based on the base cover type and excess level selected for the Child using nibAPPLY, irrespective of the excess level and options selected for the insured Adult Policy Owner(s).
4. The product type for the Child does not need to be the same as the Adult Policy Owner, however the Child does need to be on the same policy as the Adult to get this offer.
5. 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 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.
6. If additional options are purchased for the Child, premiums for those option(s) will be charged from the commencement of the policy.
7. At the end of the 12 months of free cover, the Adult Policy Owner will automatically begin to be charged the premium for the Child(ren) on the same payment cycle as the remaining members on the policy. The Adult Policy Owner(s) can give us 30 days’ notice before the renewal date to cancel or change the Child(ren)’s cover.
8. Usual underwriting terms apply.
9. Normal nib and adviser agreement terms also apply.
10. This offer can’t be used in conjunction with any other offers.
11. 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 27 July 2021.