

A young woman with brown hair tied back, wearing a green tank top and white earbuds, is smiling broadly. She is outdoors in a park-like setting with trees and a bright sunset in the background. The scene is bathed in warm, golden light.

Announcing the launch of the
nib and **OrbitProtect** relationship

nib

**Orbit
Protect**

Who we are

nib NZ

- Innovative challenger brand
- Growing the market and creating opportunities
- Proven capabilities in the health insurance market



OrbitProtect

- New Zealand owned and managed online company
- Innovative, niche company in the insurance market
- Proven capabilities in the medical and travel insurance markets



The opportunity: new clients in a growing market

1

Leads and clients

People who are 'visiting' New Zealand and need medical and travel insurance, *and* are not eligible for publicly funded health care (and therefore for standard private health insurance)

2

OrbitProtect commission

Commission on OrbitProtect policies

3

Other commission and fees opportunities

The potential for commission and fees on other financial products (when clients become permanent residents and/or while clients are still visitors):

- Standard nib health cover
- KiwiSaver
- Risk cover
- Investments, and/or
- Property and vehicle cover

Profile of potential clients

People visiting New Zealand who are not eligible for public health services:

- International students
- Visitors with working visas – trades and other occupations
- Non-working ‘tourists’ or sightseers who didn’t take out cover in their home country
- Migrants who are looking to stay permanently but have yet to satisfy residency or visa requirements.

They’re coming from different places e.g. China, Korea, Japan, India, South Africa, Europe and in particular Germany and France.

And may have family with them who also need cover:

- Adult individuals and couples
- Dependent children of individuals or couples, and/or
- Extended family members – parents, siblings of individuals or couples.

Different products and benefits for different clients

- Competitive benefits and premiums
- Benefit types (dependent on product and options selected):
 - Medical care and medical evacuation - with manual work farming, building and related trades (option)
 - Pre-existing medical condition cover (optional)
 - Loss of deposits (including tuition fees) cover, loss of baggage (option), or
 - Luggage and personal effects (option), with specified items (option)
- Cover period – from a few days up to 12 months (subsequent policies can be purchased)
- Policies underwritten by NZI (an IAG company)

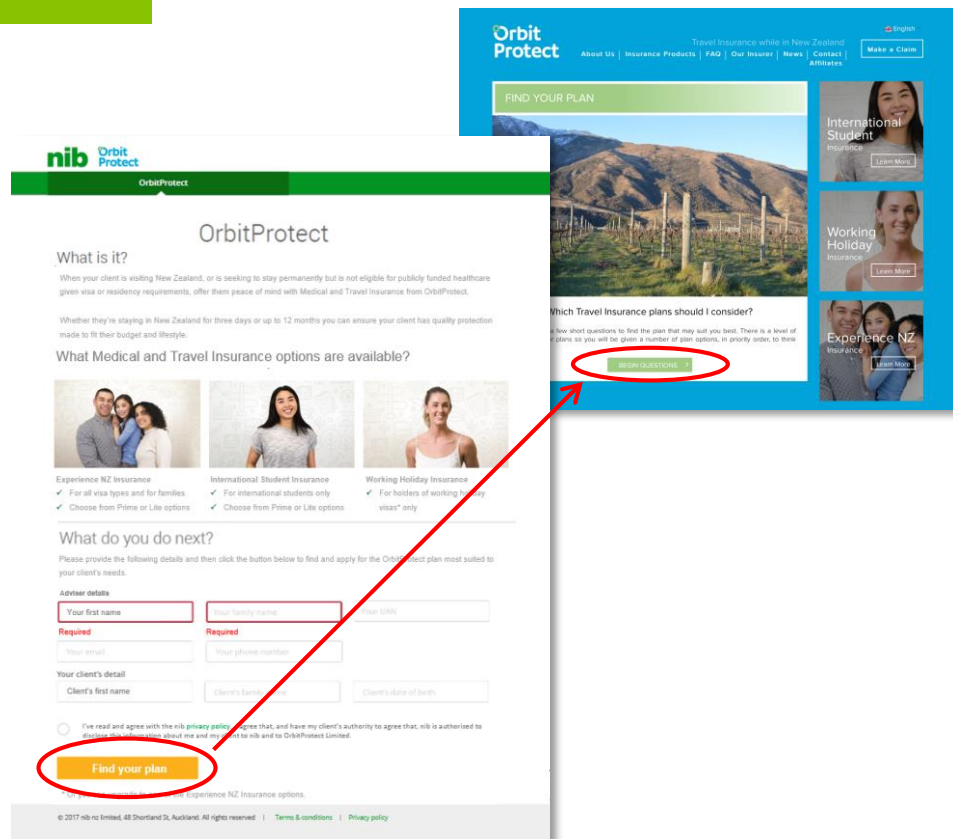


Just visit niborbitprotect.co.nz

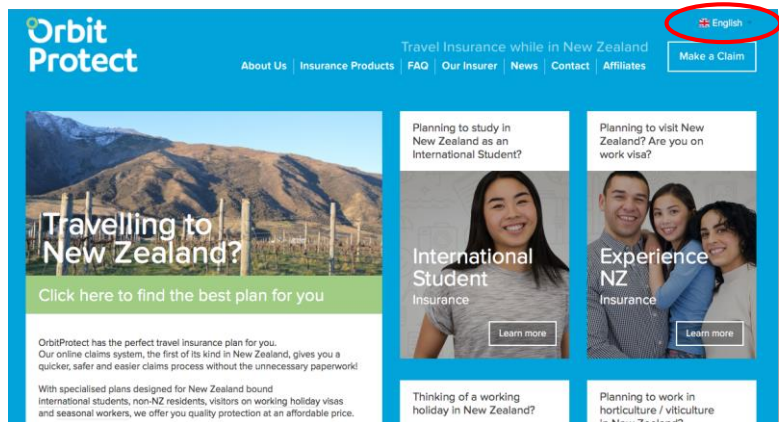
Web-based entry page with adviser registration and client information:

- Enter your adviser details (e.g. name, UAN etc.) and your client's name
- “Find your plan” – takes you to the OrbitProtect website to find the right plan for your client, and start and complete your client's application.

(Note: to be eligible for and to be paid commission, you must enrol clients through the niborbitprotect.co.nz website)



More information available
at orbitprotect.com



Website available in English, Chinese,
Korean and Spanish



Brochures available in English, Chinese,
Japanese, Korean, Spanish and Portuguese

Straightforward premiums and commissions

Premiums

- Online quoting tool (in NZD)
- Single premium, payable on application
- Payment via credit card or bank transfer

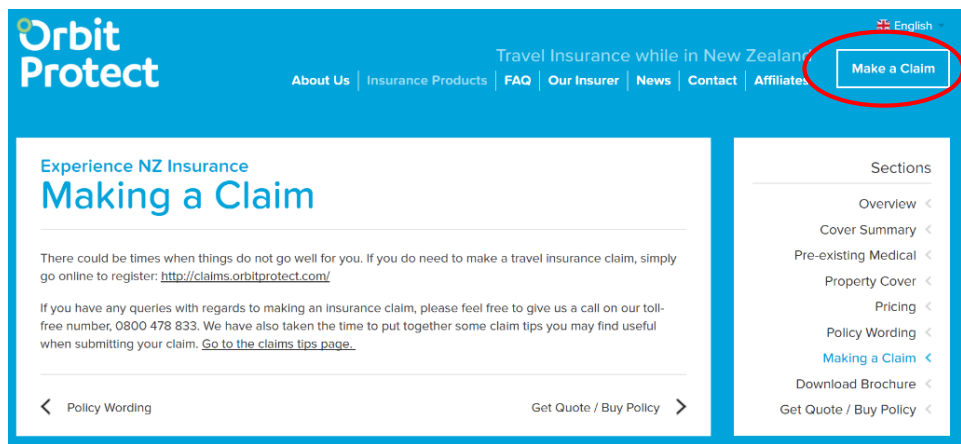
(Note: nib is not involved in the collection of premiums or payment of commissions)

Commission process

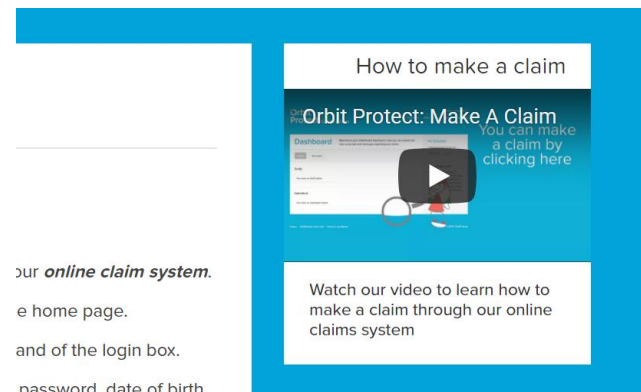
- Commission is payable on OrbitProtect products at the rate of 17% of the policy premium
- At the end of every month, OrbitProtect will email advisers a confirmed list of clients who have purchased OrbitProtect policies with premium and commission details
- Adviser emails OrbitProtect a GST invoice
- OrbitProtect credits the commission directly to the adviser's bank account

Claims

OrbitProtect has made it easy for clients to submit their claims online



Read the 'claim tips' and watch the video 'How to make an OrbitProtect claim'



our **online claim system**.

e home page.

and of the login box.

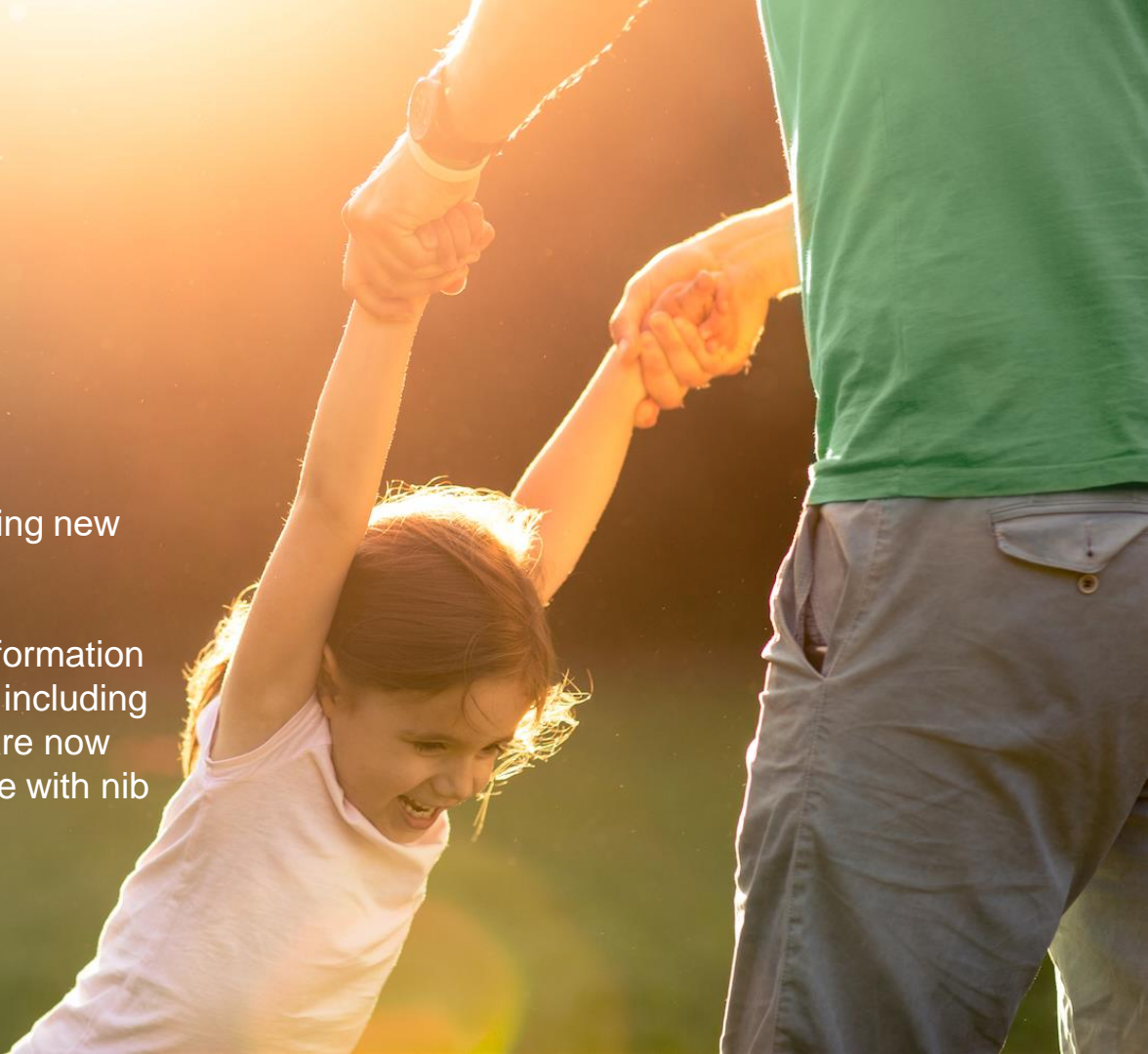
password_date of birth


(Note: nib is not involved in receipt, processing or payment of OrbitProtect claims)

Keeping you in the loop

OrbitProtect will email advisers when:

- Client applications are submitted
- Policies are purchased
- You'll get a monthly email confirming new clients for commission payments
- Plus OrbitProtect sends helpful information to clients during the policy period, including a reminder to contact you if they are now eligible for private health insurance with nib



A close-up, slightly blurred photograph of a man and a woman looking at a tablet together. The man is in the foreground, wearing glasses and a dark shirt, looking intently at the device. The woman is behind him, also looking at the tablet. The background is out of focus, suggesting an office or meeting environment.

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