

FAQs

Easy Health™ Offer

**Reduced stand-down period from 3 to 2 years,
plus 10% lifetime discount on the policy**



Q: What covers does this offer apply to?

A: The 'Reduced stand-down' offer applies to pre-existing conditions that are covered under the Easy Health Base Cover after 3 years continuous cover - they will now be covered after 2 years continuous cover. The '10 percent discount' offer is available for the whole policy.

Q: Is the 10% discount permanent?

A: Yes. The discount applies for the life of the policy. This doesn't get removed when someone reaches the age of 60 years old. Please note, it will not be transferred to a new policy, so it will end if the member moves to a new product or joins a group scheme.

Q: Will the 'Reduced stand-down' be removed or can a member lose the discount?

A: Yes. If they cancel their policy they will not be offered the 'Reduced stand-down' or discount (if applicable) again. If they join a work scheme or change the policy type the 'Reduced stand-down' and discount (if applicable) no longer applies.

Q: What happens if the member receives the 'Reduced stand-down' and then wants to change their level of cover at a future date?

A: The 'Reduced stand-down' is not transferrable to any other cover and will not apply to any people or options added to the policy outside of the promotional period.

Q: What happens if the member receives the 10% discount and then wants to change their level of cover at a future date?

A: The 10% discount is at a policy level. Any future changes such as adding an option will have the 10% discount applied.

Q: Can my existing clients take up this offer?

A: No. The offer is only open to new applications. It is not available for adding option(s) or adding insured person(s) to an existing policy, or for any client who cancels any nib cover during the promotional period. It is not available for policy reinstatements or plan migrations.

Q: If one person on the application is aged 60 or over, and the others are all under 60, will the promotion still apply?

A: The special offer reducing the period for the pre-existing condition stand-down from 3 years to 2 years is available for all applicants that meet the terms of the promotion. However, because the 10% discount is applied at policy level, the discount is only available if all applicants are aged under 60 on the commencement date of the policy. You will need to apply under separate policies in order for the applicant(s) aged under 60 to be eligible for the 10% discount.