

**HEALTH
COMES
FIRST**

Putting Health into Life and Work

nib



Putting health into life



The information and opinions in this presentation are provided for your information only and are not intended to constitute legal or financial advice. The presentation was last updated in August 2020.

What financial services are you offering and prioritising today?

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Personal (family) life and disability cover



Business life and disability cover



Employee benefits – group insurance



Fire and general and vehicle insurance



Mortgages



Health cover

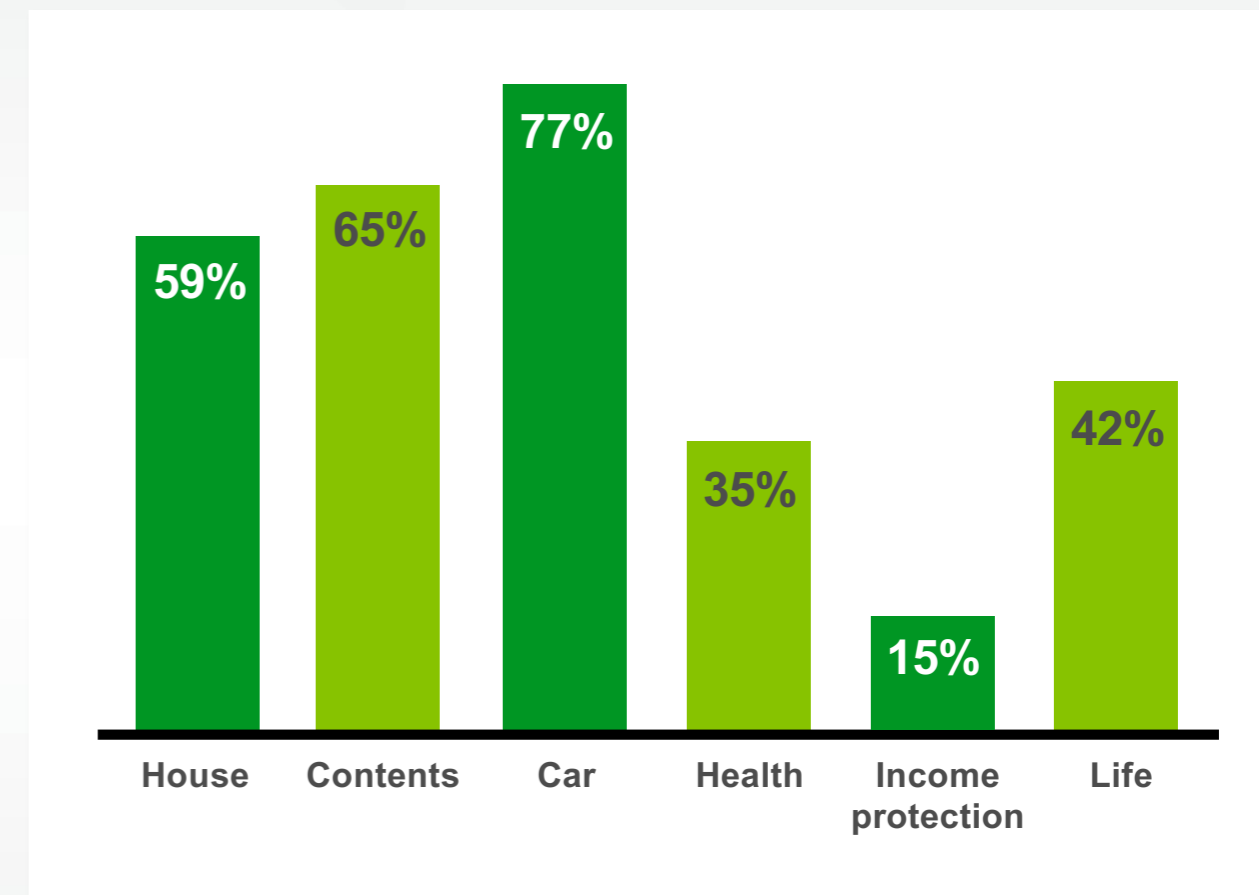


Investments and KiwiSaver



Travel insurance

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Source: Commission for Financial Capability / Herald Network graphic

Keeping up with the times

Public health services
are struggling

Health treatments are
increasingly expensive

Multiple income streams

Traditional nuclear families
are a minority

Longer lifespans increase
the likelihood of multiple and
acute illnesses

Increased exposure to
health risks

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What protection do clients need?

You need minor treatment by a doctor



LIVING INSURANCES

You are waiting for diagnosis or on a waiting list for treatment



You need treatment for a specific health condition



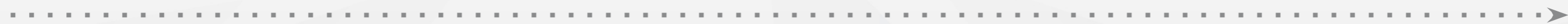
You need prolonged treatment over an extended period of time



You die



Progressively Deteriorating



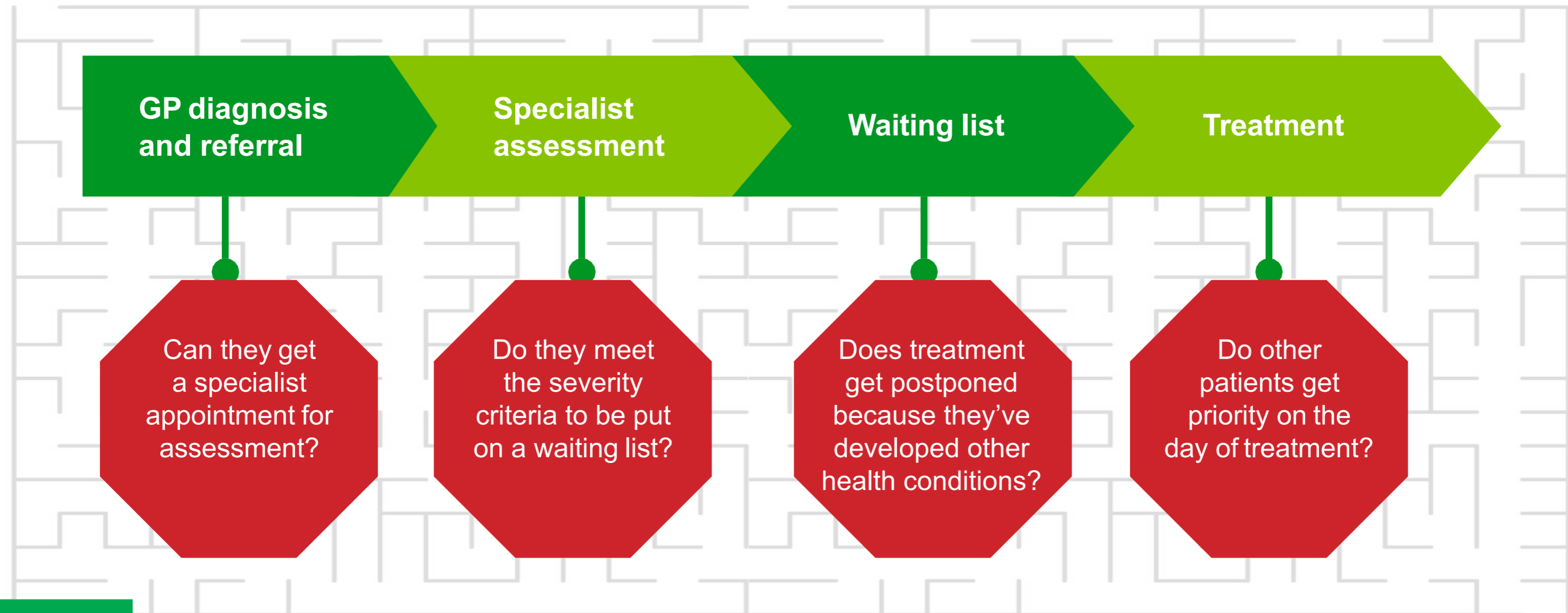
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What do clients expect?



Health insurance and public health services

Can your clients get through the public health treatment maze?



Elective surgery in the public system – is it improving?

Patients are waiting longer than the required timeframe for their first specialist assessment.

17 of the 20 DHBs

National comparison of DHBs for September 2019

	1. DHB services that appropriately acknowledge and process patient referrals within required timeframe.		2. Patients waiting longer than the required timeframe for their first specialist assessment (FSA).		3. Patients waiting without a commitment to treatment whose priorities are higher than the actual treatment threshold (aTT).		5. Patients given a commitment to treatment but not treated within the required timeframe.		8. The proportion of patients who were prioritised using approved nationally recognised processes or tools.	
	Imp. Req.	Status %	Imp. Req.	Status %	Imp. Req.	Status %	Imp. Req.	Status %	Imp. Req.	Status %
Auckland	32 of 33	97.0%	71	0.5%	0	0.0%	442	7.1%	85	96.0%
Bay of Plenty	24 of 24	100.0%	592	10.2%	0	0.0%	158	4.0%	5	99.1%
Canterbury	28 of 28	100.0%	2,542	22.7%	390	3.0%	2,108	37.3%	160	85.5%
Capital and Coast	23 of 23	100.0%	13	0.2%	81	0.7%	63	2.3%	0	100.0%
Counties Manukau	20 of 20	100.0%	986	7.8%	72	0.5%	83	2.8%	0	100.0%
Hawkes Bay	15 of 18	83.3%	1,357	29.0%	0	0.0%	318	20.0%	0	100.0%
Hutt Valley	16 of 16	100.0%	400	9.4%	0	0.0%	312	14.1%	0	100.0%
Lakes	7 of 16	43.8%	108	3.5%	1	0.0%	76	6.9%	5	98.0%
MidCentral	9 of 23	39.1%	12	0.4%	54	0.9%	794	40.7%	0	100.0%
Nelson Marlborough	21 of 21	100.0%	59	1.3%	4	0.1%	98	7.7%	3	99.1%
Northland	14 of 15	93.3%	1,185	22.8%	4	0.1%	839	30.1%	0	100.0%
South Canterbury	13 of 13	100.0%	10	0.6%	0	0.0%	81	13.7%	0	100.0%
Southern	28 of 28	100.0%	1,038	14.0%	20	0.2%	788	23.1%	2	99.0%
Tairāwhiti	17 of 17	100.0%	264	15.7%	1	0.0%	23	6.0%	0	100.0%
Taranaki	14 of 21	66.7%	1,023	22.0%	0	0.0%	469	29.0%	3	99.3%
Waikato	14 of 27	51.9%	787	7.7%	24	0.1%	187	3.9%	94	93.0%
Wairarapa	14 of 14	100.0%	51	5.0%	0	0.0%	93	20.2%	0	100.0%
Waitemata	20 of 20	100.0%	777	6.0%	0	0.0%	329	7.0%	0	100.0%
West Coast	18 of 18	100.0%	22	2.4%	0	0.0%	44	15.5%	0	100.0%
Whanganui	9 of 9	100.0%	8	1.1%	0	0.0%	7	0.9%	0	100.0%
Total:			11,305		651		7,312		357	

Patients are not being treated within the required timeframe after getting a commitment to treatment.

19 of the 20 DHBs

Elective surgery is a major issue for Kiwis



350,000 adult Kiwis have some form of elective surgery annually

350,000

280,000 adult Kiwis require elective surgery

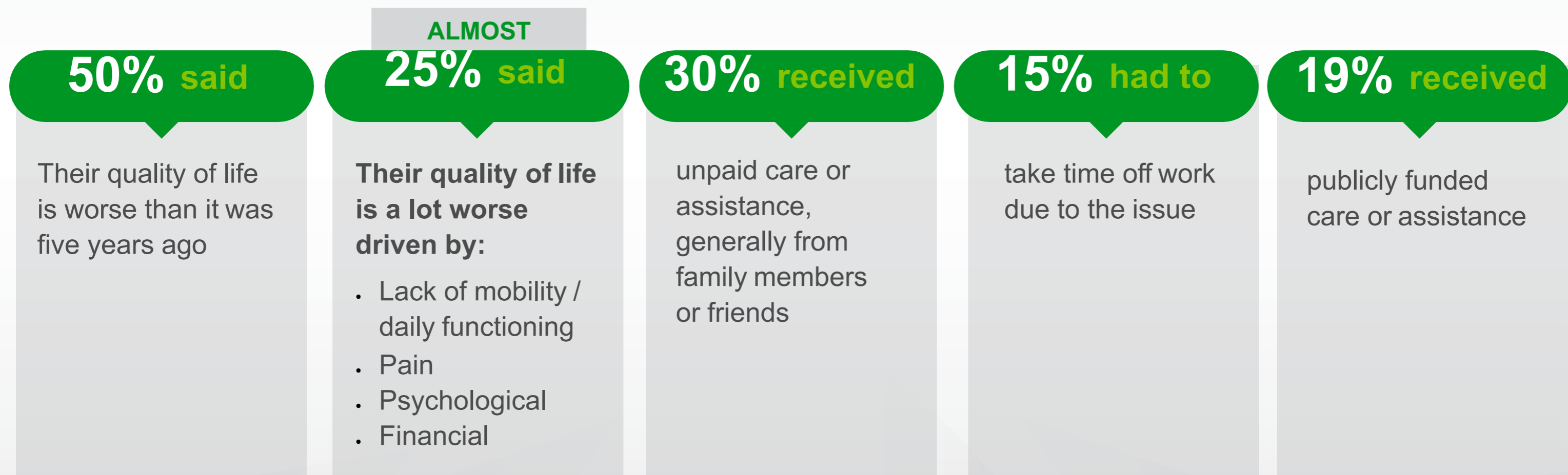
110,000

110,000 adult Kiwis have been formally placed on a waiting list

170,000

170,000 adult Kiwis not on a waiting list (health condition not perceived to be sufficiently serious)

Waiting for elective surgery affects clients quality of life...



Access to private health care can significantly cut waiting time

The average length of time from GP referral to elective surgery is:

Private 76 days

Over 50% of all privately funded surgeries were completed within a month

Public 177 days

It was not uncommon to have been waiting for more than 6 months for public elective surgery (40%)

Source: "Assessing the demand for Elective Surgery amongst New Zealanders" March 2016

Note: The public health "Planned Care" approach (replacing "elective services") has commenced since this report was conducted and this may affect some of the data reported

Elective surgery isn't necessarily a minor health issue

"Susan Wauchop describes it as her year of pain.

...left hip joint replaced ... paying about \$22,000 to have the procedure done in a private hospital because she could not bear going through months of pain waiting in the public system.

...cost her "a significant chunk" of her retirement savings

...it was worth it."

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Source: [\\$22k surgery, or months of pain: Public surgery wait times prompt patients in agony to go private](#)

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stuff national

\$22k surgery, or months of pain: Public surgery wait times prompt patients in agony to go private

OLIVER LEWIS · 05:15, Oct 22 2019



JOHN KIRK-ANDERSON/STUFF

Susan Wauchop was counting the hours until her hip replacement, which she paid for herself.

Susan Wauchop describes it as her year of pain.

The 74-year-old Christchurch woman had her left hip joint replaced in September, paying about \$22,000 to have the procedure done in a private hospital because she could not bear going through months of pain waiting in the public system.

While it cost her "a significant chunk" of her retirement savings, the former

Getting treatment for acute conditions is also a problem...

“Counties Manukau DHB breast cancer service is turning down more referrals by toughening the threshold for seeing patients and has reduced the number of follow-up appointments.

...wait times are still too long...

... has resulted in clinical risk

...delayed diagnosis of breast cancer...”

voyager
Media Awards 2020 Website of the Year

NEW ZEALAND

Breast cancer crisis: Counties Manukau DHB makes women wait

19 Feb, 2020 7:05pm 4 minutes to read



Managers at Middlemore Hospital (above) say waiting times for breast cancer diagnosis are too long. Photo / Dean Purcell

By: **Nicholas Jones**
Nicholas Jones is an investigative reporter at the New Zealand Herald
nicholas.jones@nzherald.co.nz
[@nickjonesnzer](https://www.facebook.com/nickjonesnzer)

Dozens of women have suffered delayed diagnosis of breast cancer because a major district health board doesn't have enough facilities.

Counties Manukau DHB breast cancer service is turning down more referrals by toughening

Cover for non-PHARMAC drugs may save your life, if you can access them

“Waikato school bus driver ...prognosis of just six months to live... a move to fund immunotherapy drug ... postponed by Pharmac.

Lung cancer is New Zealand's most common cancer killer...

Keytruda ...the drug alone **costs \$7000 per infusion...to be administered over three months once every three weeks.**

Additional costs include the infusion itself, consultations and progress screenings.”

Source: <https://www.newshub.co.nz/home/new-zealand/2020/06/waikato-school-bus-driver-forced-to-self-fund-cancer-drug-keytruda-after-pharmac-postpones-support.html>

Keytruda is PHARMAC-funded for melanoma but not other cancers at present.

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Newshub.

24 July 2020

Podcasts
Listen to Newshub's latest podcasts

HOME NEW ZEALAND WORLD NZ ELECTION SPORT ENTERTAINMENT TRAVEL

LIVESTREAM | The AM Show

HEALTH

Waikato school bus driver forced to self-fund cancer drug Keytruda after Pharmac postpones support

IN DEPTH 27/06/2020 Fiona Connor



Keytruda can double a lung cancer patient's life expectancy, but in New Zealand, the drug comes at a high price. Photo credit: Supplied.

The teenage daughter of a "community-spirited" Waikato school bus driver says her family is desperate to access a non-funded cancer drug that could double her father's life expectancy.

James Cameron was diagnosed with advanced non-small cell lung cancer on June 15 and told by doctors the next day the disease is terminal, before receiving a prognosis of just six months to live.

As his family scrambled to understand the most effective treatment measures available, the 56-year-old's loved ones were gutted to learn a move to fund immunotherapy drug Keytruda -

Cardiology is also under pressure

“Delays for heart scans and procedures including putting in pacemakers have hit patients struggled to keep on top of demand for cardiac ultrasound and some surgeries..... patients had to be sent to Auckland ...”

NEW ZEALAND PREMIUM

Heart surgery crisis: Waikato DHB cardiac surgery and echocardiogram delays as secret report withheld

24 Feb, 2020 5:00am 5 minutes to read



Wait times for heart ultrasounds for non-acute patients have built up. Photo / 123rf.com


NZ Herald
By: Nicholas Jones and Natalie Akoorie

✉️ 📱 🐦 📄 📌

NEW ZEALAND PREMIUM

Cardiology crisis: Auckland DHB echocardiogram heart scan delays, patients told 'consider private'

23 Feb, 2020 5:00am 4 minutes to read



A union says workforce shortages are a nationwide problem and aren't being addressed. Photo / Doug Sherring

By: **Nicholas Jones**
Nicholas Jones is an investigative reporter at the New Zealand Herald
nicholas.jones@nzherald.co.nz

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“Auckland patients needing heart scans faced **waiting up to a year** - and clinicians were ordered to **tell them about other options, including going private**, after delays in the health system.”

Health insurance and living insurances

Living insurance cover for your clients



AGE → ++



Jane

Age 30
Female
Earning \$100k



John

Age 30
Male
Earning \$100k



Jane + John

Age 37
Jane – not earning
John – Earning \$100k

Sally age 7
Sam age 3



Jane + John

Age 45
Jane – earning \$100k
John – Earning \$100k

Sally age 15
Sam age 11

Single Female	Single Male	Young Family	Growing Family
Health Ultimate Health Max	Health Ultimate Health Max	Health Ultimate Health Max	Health Ultimate Health Max
IP / MP (agreed - 65%) \$5,416 / mnth	IP / MP (agreed - 65%) \$5,416 / mnth	IP / MP (agreed - 65%) Jane – nil, John – \$5,416 / mnth	IP / MP (agreed - 65%) Jane & John – 2 x \$5,416 / mnth
Trauma \$100k	Trauma \$100k	Trauma Jane & John – 2 x \$100k Sally & Sam – 2 x \$50k	Trauma Jane & John – 2 x \$100k Sally & Sam – 2 x \$50k

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This is an example only of IP/MP and Trauma limits that may be considered.

Health comes first



COVER TYPE	TYPICAL EXPOSURE TO RISK
Health	<ul style="list-style-type: none"> ➤ Sum insured does not cover living expenses (only treatment costs) ➤ Policy excess
Income / Mortgage Protection	<ul style="list-style-type: none"> ➤ Second income earner not covered ➤ Sum insured does not cover treatment costs (only living expenses) ➤ Cover ends at age 65 ➤ Amount of cover may get eroded by inflation ➤ Waiting period (typically 13 wks / 8 wks)
Trauma	<ul style="list-style-type: none"> ➤ Spouse (caregiver) and children not insured ➤ Health condition may not trigger a claim (may not meet policy definition for type or severity) ➤ Amount of cover will not meet treatment costs for significant health conditions and other expenses ➤ Amount of cover may get eroded by inflation ➤ One claim (or two, but with limitations) ➤ Stand downs on some health conditions

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Health comes first – it’s a strong foundation with broad and deep protection

COVER TYPE	RISKS TYPICALLY COVERED
<p>Health</p>	<ul style="list-style-type: none"> ➤ Whole family insured ➤ Lifelong cover ➤ Cover for multiple hospitalisations / health conditions / health events ➤ Hospitalisation triggers benefit, irrespective of the client’s health condition* ➤ High benefit maximums, reassurance cover amount is sufficient. Reviewed regularly ➤ Policy excess only applies once per year (for each life insured)
<p>Income / Mortgage Protection</p>	<ul style="list-style-type: none"> ➤ Cover for multiple periods of disability ➤ Inability to work triggers benefit (not a particular health condition) ➤ Covers normal living expenses
<p>Trauma</p>	<ul style="list-style-type: none"> ➤ Client has choice of how to use the benefit paid ➤ Benefit paid may exceed costs of treatment etc. ➤ Lifelong cover (usually)

* General policy conditions excluding treatment for some health conditions will apply

Monthly premiums



Jane

Age 30
Female
Earning \$100k



John

Age 30
Male
Earning \$100k



Jane + John

Age 37
Jane – not earning
John – Earning \$100k

Sally age 7
Sam age 3



Jane + John

Age 45
Jane – earning \$100k
John – Earning \$100k

Sally age 15
Sam age 11

Single Female	Single Male	Young Family	Growing Family
Health \$75 / mnth	Health \$62 / mnth	Health \$175 / mnth	Health \$223 / mnth
IP / MP \$110 / mnth	IP / MP \$81 / mnth	IP / MP \$291 / mnth	IP / MP \$461 / mnth
Trauma \$22 / mnth	Trauma \$22 / mnth	Trauma \$58 / mnth	Trauma \$118 / mnth
Total Trauma & IP \$132 / mnth	Total Trauma & IP \$103 / mnth	Total Trauma & IP \$348 / mnth	Total Trauma & IP \$579 / mnth

Let's look at protection for the kids – it's also great value

BENEFITS



Protecting the kids helps protect the family from the consequences of a child's health event, that could cost over \$100,000



Guaranteed future insurability without underwriting on transitioning to own adult policy



Doesn't require an insured adult on the policy (requires an adult policy owner)



**Premiums
= A weekly
cup of coffee**

Putting elective surgery waiting times - alongside income protection waiting periods

The average length of time from GP referral to elective surgery is:

Private 76 days

Over 50% of all privately funded surgeries were completed within a month

Public 177 days

It is not uncommon to have been waiting for more than 6 months for public elective surgery (40%)

**INCOME PROTECTION
WAITING PERIOD**

**13 weeks / 90 days
or
8 weeks / 56 days**

Claims

Another way clients assess value and
make decisions

Big claims demonstrate the value of good advice and good protection

Claim A: \$269,000

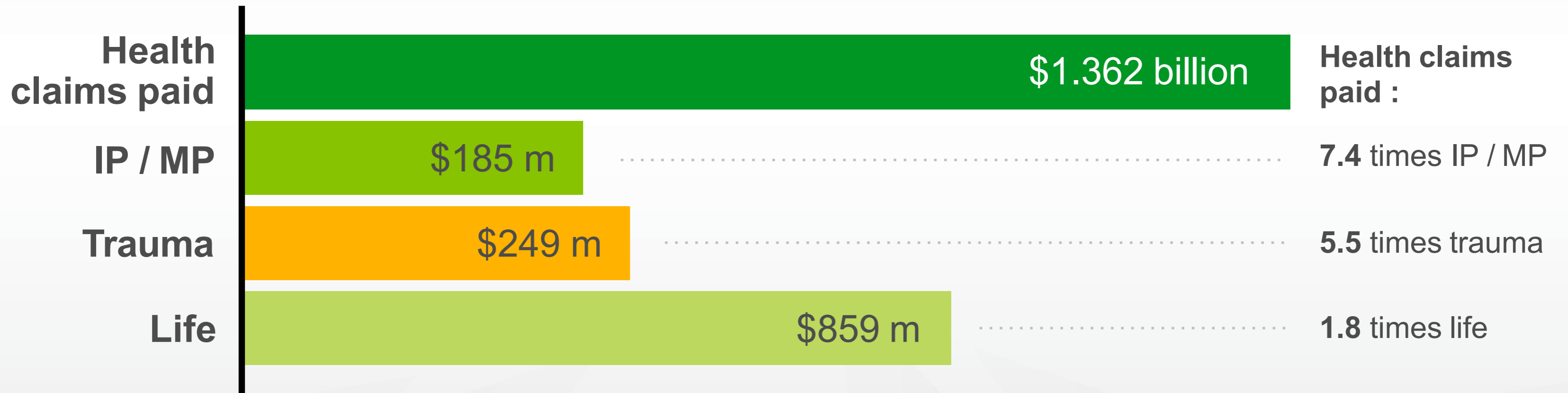
Ambulance Service	\$1,000
Cancer Treatment Benefit	\$260,000
High Cost Diagnostic Benefit	\$4,000
Surgeon's Pre Operative Consultation	\$4,000

Claim B: \$248,000

Anaesthetist's Fee	\$6,000
C T Scanner	\$1,000
Cancer Treatment Benefit	\$65,000
Diagnostic	\$4,000
Miscellaneous	\$5,000
Non-Surgical Hospitalisation	\$80,000
Post-operative Physiotherapy	\$1,000
Prescriptions	\$5,000
Radiology, X-ray Examination, ECG	\$7,000
Surgeon's Fee	\$34,000
Surgeon's Pre-Operative Consultation	\$5,000
Surgical Hospitalisation	\$32,000
Procedure	\$2,000

Health cover delivers outstanding protection...

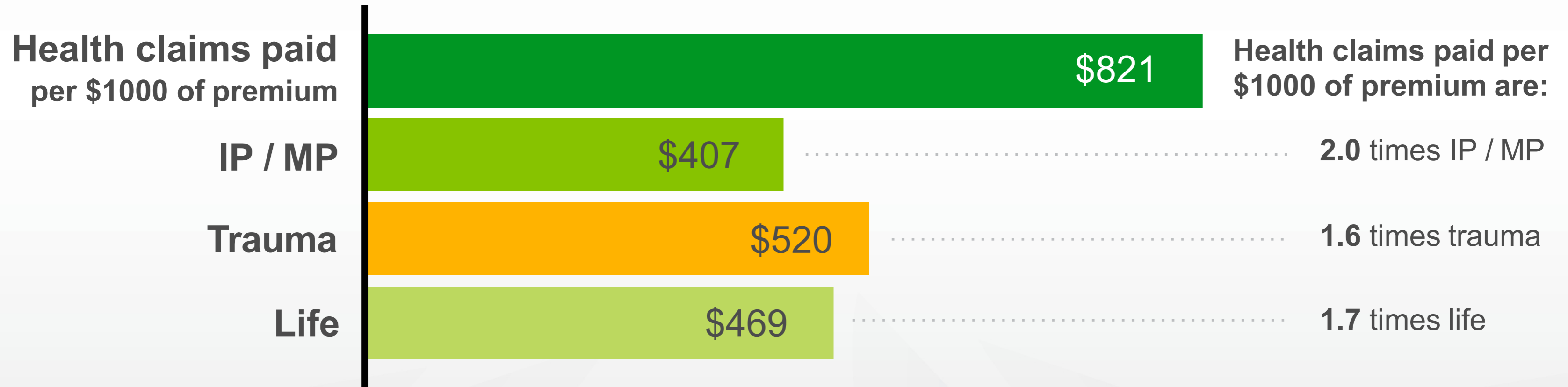
Industry data shows health cover pays significantly more in claims each year than income protection, trauma (and life) covers.



...and value, through return of premiums via claims paid



Health insurers return a very large proportion of client's premiums, as claims paid.



Your advice process

Do clients recognise the impact on themselves and their family of inability to access treatment or to delayed treatment?

- Pain and suffering
- Emotional
- Financial

Do they recognise the value of private health insurance for themselves and their whole family ?

How can we help you explain why “health comes first”?

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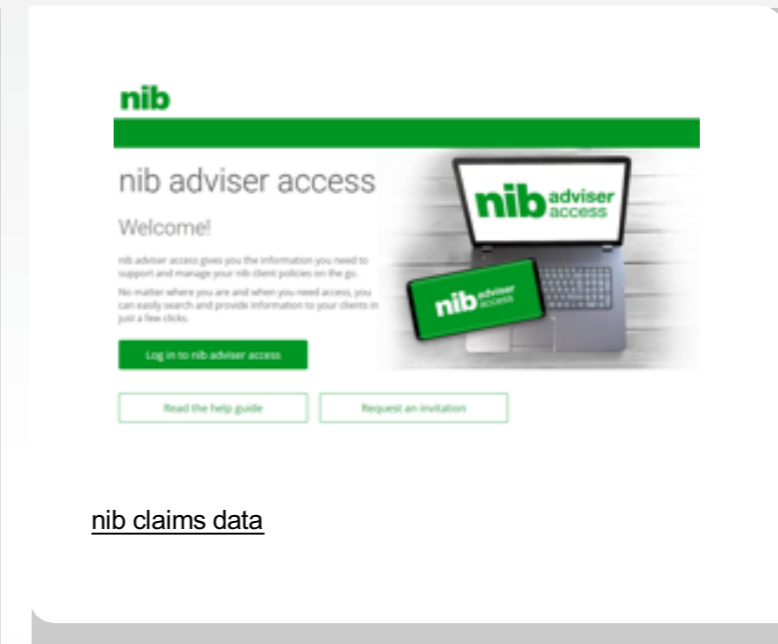
Sources of data – to use with your clients



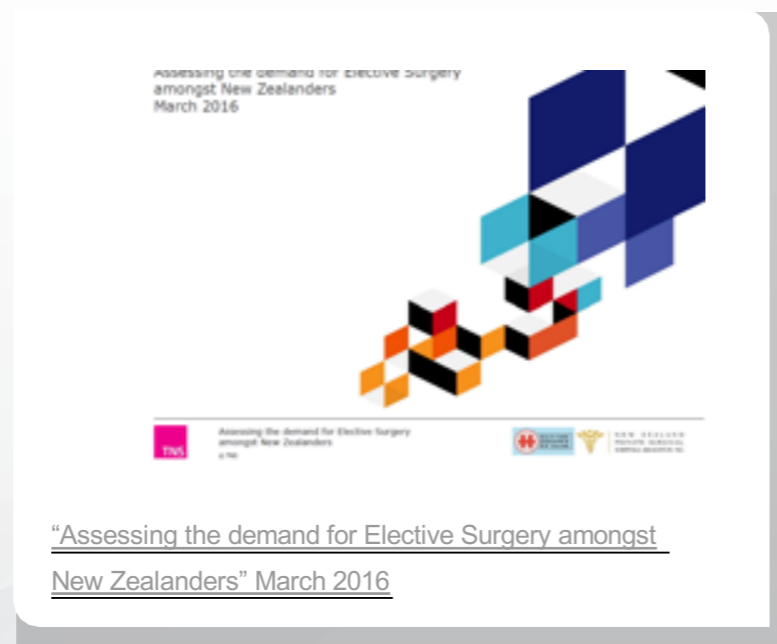
Financial Services Council – Sept 2019



Health Funds Association of New Zealand – Sept 2019



nib claims data



"Assessing the demand for Elective Surgery amongst New Zealanders" March 2016



Conclusions

- Health cover - the foundation of a client's protection plan
- The facts highlight the risks clients are exposed to by relying on the public health services
- When one member of the family has a health event, its likely to affect the whole family

- "Health comes first"
- We can assist you with data on DHB performance
- Good protection and managing risks means protecting the whole family



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Why put health into work?



Employer



Employee



Adviser



Workplaces function better when they are healthy

We've come a long way, how much further do we have to go?



Bernadini Ramazzini
(1633–1714)

Occupational disease

Industrial Revolution (1760-1840)

- Robert Marcus Owen
- 8 hour work day



EAP (1950's)

Integrate into organisational structure



Workplace Wellbeing Programmes (Today)

Empowering employees to be the best version of themselves



Where is the return on investment?



Management of mental health and wellbeing in the workplace

70% CEOs say mental health and wellbeing are always considered when setting timeframes

45% HR/H&S managers share that view

Employee financial wellbeing

59% financial matters top cause of stress

49% of those it is a distraction – equates to 13hrs at work a month

Employee with high financial stress:

2x More likely to use sick leave when not ill

3x More likely to take prescription drugs for chronic illness

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Source: PwC's 8th Annual Employee Financial Wellness Survey , PwC US, 2019
Deloitte Health and Safety Leadership Survey November 2019.



Benefits of a healthy workplace

- Demonstrates care for the overall health and wellbeing of your workforce.
- Promotes employee engagement with wellness solutions that help employees manage their own health.
- Helps to retain and attract the right people¹.
- Provides staff with access to faster treatment, reducing the loss of productivity and absenteeism caused by illness².
- Pre-existing conditions cover unique to group health.

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1) 2019 Seek.co.nz Most Wanted work perks survey
2) Health Funds Association Research into Unmet Need for Elective Surgery, 2016

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On the Job |

The most-wanted work perks in New Zealand



When it comes to choosing whether to stay in a role or apply for a new one, 32% of New Zealanders agree that in addition to salary, employee benefits play a significant role. But what benefits are we actually looking for? Here are the top five most-wanted work perks of 2019 according to Kiwis.

1. HEALTH INSURANCE

The most appealing work perk that businesses can offer New Zealanders is health insurance cover.



Testimonial Video

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Video Link: <https://health.nib.co.nz/business/employee-benefits>

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Why is a healthy workplace so sought after by employees?

- Pre-existing condition cover is special to group schemes.
- Enables access to private health insurance for many that don't otherwise have the means.
- Creates a positive impact for the whole community by extending the benefit to the family of employees.
- Health insurance as a subsidised employee benefit is lasting.



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Group health is here to stay

Workplace wellbeing is increasingly relevant

Labour market of 2.3m

550k businesses in NZ

Economy in constant state of change



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Source: [New Zealand business demography statistics: At February 2019](https://www.stats.govt.nz/information-releases/new-zealand-business-demography-statistics-at-february-2019)
<https://www.stats.govt.nz/information-releases/new-zealand-business-demography-statistics-at-february-2019>



Why you should put health into work

Make a difference to New Zealanders through the organisations they work for.

You already have the contacts.

Discover cross-sell opportunities and the power of referrals.

Create long term sustainability for your business.

You retain the client if they continue their cover after leaving the company.

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Protecting and maintaining good health

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An immediate solution to employee wellbeing



nib's customisable digital wellness platform, myhealthHQ.

Online wellness assessments educate employees on their personal health status and areas for improvement.

Individual results raise the health literacy of the workforce.

Aggregated results enable a strategic and measurable approach to a coordinated wellness programme.

nib connect and support high risk employees with targeted health management programmes.

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Premier Health Business

nib's group health insurance policy designed for employers, with the flexibility for employees to tailor the cover to match their and their family's unique needs.

It includes:

- Cover for pre-existing conditions for groups of 15 or more.
- Base Cover providing high levels of cover for major healthcare expenses.
- A range of options that can be added individually or in combination.
 - Specialist Option.
 - Serious Condition Lump Sum Option.
 - “Everyday” options including GP, Dental & Optical and Pro-active Health.
- A range of excess options to help secure a premium that is right for your business.



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We believe the most flexible group plan in market **nib**

Organisation



- Minimum of Base Cover
- Choose Options
- Choose Excess

Employee



- Choose Options
- Choose Excess
- Add immediate family with the level of cover that is right for them.

We will promote this flexibility through the creation of unique campaigns and joining windows. These are delivered by email and can be supported with phone calls from our team.



Employee

Specialist option
GP option



Partner

\$1000 excess
Specialist option
Dental &
Optical option



Children

Nil excess

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Supporting advisers in the workplace

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We make it easy for you



Enhance product knowledge

- Online product modules developed to gain accreditation for our on-sale product Premier Health Business.

Adviser Forums

- Delivered in person or virtually.

Coaching opportunities

- Getting beyond the introduction.
- The annual review and renewal.
- The science of cross and up selling that meets clients' needs.

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How to begin

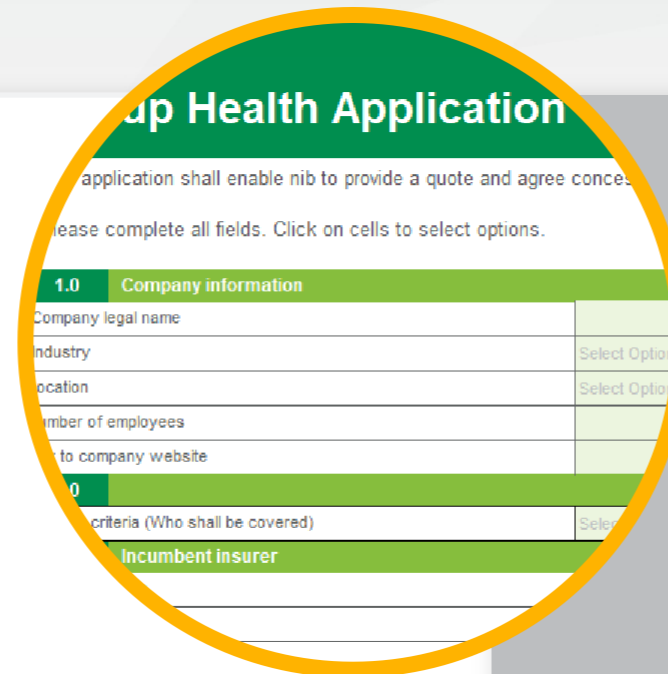


Proposal

All you need to obtain a quote for a group health plan is:

- The completed Group Health Application and consent form (if applicable)
- Staff gender and DOB information

We will provide a quote within 5 business days and support you to shape this into a proposal for your prospective group.



Group Health Application

application shall enable nib to provide a quote and agree conce...

Please complete all fields. Click on cells to select options.

1.0 Company information	
Company legal name	
Industry	Select Option
Location	Select Option
Number of employees	
Link to company website	
0	
Criteria (Who shall be covered)	Select
Incumbent insurer	

Commission

- Different commission levels of 0%, 5%, 10%, 15% and 20% are available
- Commission paid annually in advance upfront and renewal – payment made within 7-10 days of group set-up
- Continuation – same commission as group, paid annually upfront and renewal
- No split commission and no override (Productivity Bonus) option available for group business



Making it easy



Easy to sign up

- Pre-existing conditions covered for staff and direct family
- Auto upload form (no application forms)
- Joining windows for new additions
- Individuals choose the right cover and excess level for them
- nib Welcome Team

Easy to use

- Four easy ways to claim
 - FCN
 - nib website
 - mynib app
 - Email
- mynib website for updating contact and payment details
- NZ based contact centre open 6 days a week

Easy to manage

- Dedicated relationship manager
- Admin support for add/deletions/changes
- Regular reporting

Easy to continue

- Continuation option including cover for pre-existing conditions
- Within 30 days of leaving employment
- Premiums and/or concessions may differ from group



Summary



Employer



Employee



Adviser

To get started, identify a prospect and contact your nib Group Health Account Manager or Adviser Partner Manager.



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Putting health into life and work

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WARRANT OF WELLNESS

Your guide to keeping healthy at every life stage.

nib
health insurance

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Warrant of Wellness

In your 40s and 50s, it can be hard to prioritise your health. Take time to ensure you are making healthy lifestyle choices. As we get older the risks of things like heart diseases and cancer increase. Early detection with most conditions and illnesses is important, so make sure you're getting regular check ups.

In your 40s & 50s

Mental wellbeing

Keep note of your emotional wellbeing. It's important to reach out to support networks and get a Doctor's perspective on any potential mental wellbeing issues you may have.



Oral health

Visit your Dentist who will examine your teeth and gums. They will advise you on how regularly you need a check up.



Kidneys

It's common not to notice symptoms of kidney disease. Talk with your Doctor and they will advise your risk and how frequently to have checks done.



Cancer & screenings

Your Doctor may recommend screenings to check your risk of cancers and conditions, particularly in the skin, bowel, breasts, cervix or prostate.



Eyes

Get an eye examination from an Optometrist who will examine your eye health and any potential risks. For those 45 and older, ask if you should have a macular degeneration and glaucoma check.



Chronic diseases

Visit your Doctor to check your risk of developing cardiovascular and respiratory diseases, diabetes mellitus, and/or high blood pressure. Ask them what preventative steps you need to take.



Skin

Talk with your Doctor about your skin health. They can help you understand your risk of developing a condition and how regularly to have a check up.

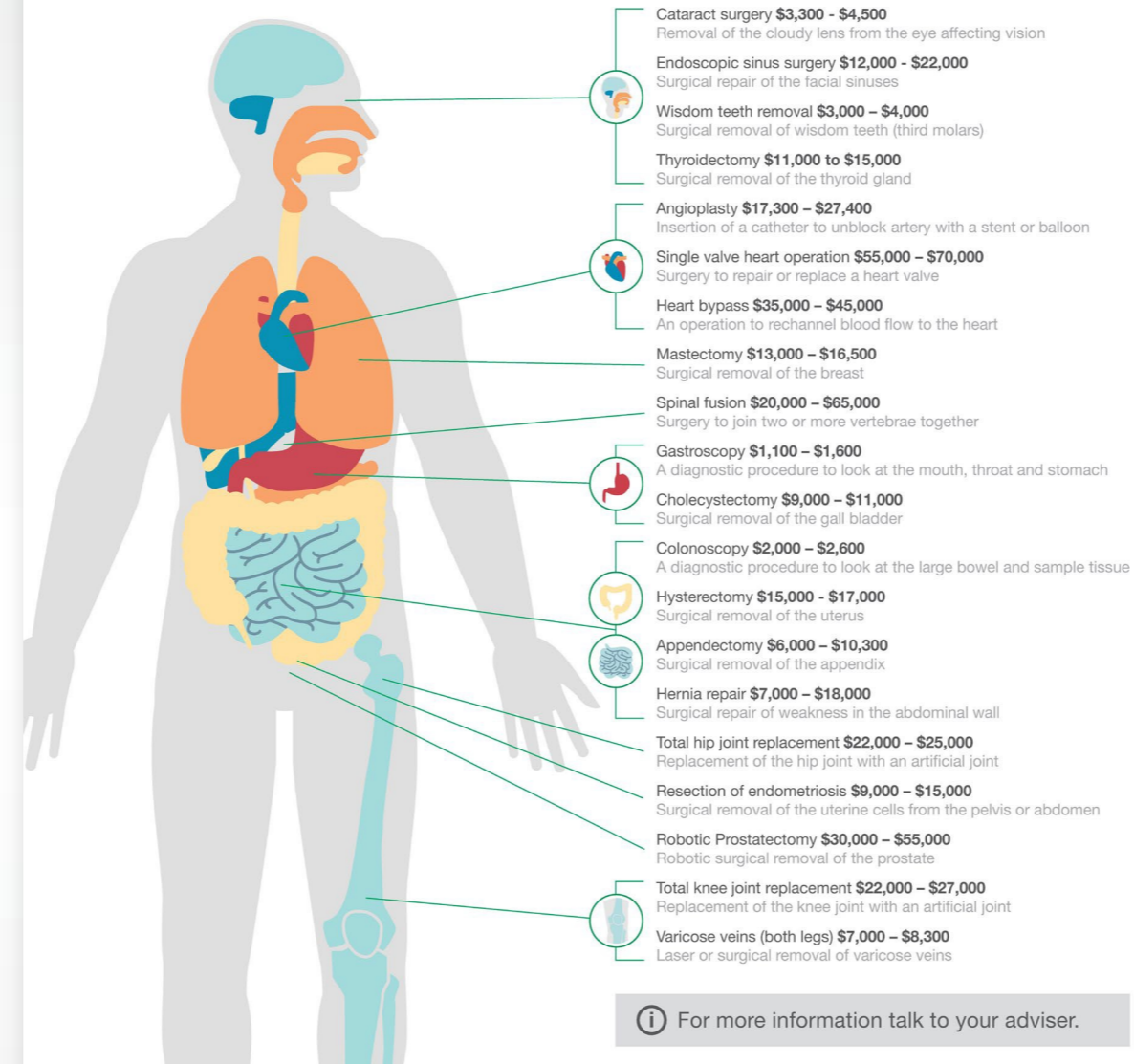


Joint health

Osteoarthritis is the single most common cause of disability as you get older. Talk to your Doctor about arthritis and osteoporosis, which have better outcomes if treated early.



These are costs you could expect to pay if you're treated in a private hospital without health insurance



Here are some common treatments you or your family could experience

Cancer treatments

Removal of cancerous skin lesion \$1,000 - \$6,500
Chemotherapy \$15,000 - \$170,000
Radiotherapy \$20,000 - \$45,000

Diagnostics

PET Scan \$2,000 - \$2,800
MRI Scan \$1,500 - \$2,500
CT Scan \$1,300 - \$1,700
Ultrasound \$400 - \$500

Children 0-20 years

Grommets \$2,500 - \$3,500
Insertion of tubes in the eardrums
Adenotonsillectomy \$4,000 - \$5,500
Surgical removal of adenoids and tonsils

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This is an illustration of treatments and costs you could expect to pay if treated in private hospital. This is not representative of conditions covered on your policy or the amount that would be paid by nib nz limited in the event of a claim.
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Thank you

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