
“Ultimate with the Easy Overlay” or also known as “We’re covering the uncovered’ with nibAPPLY – Ultimate Health™ / Ultimate Health Max™” Offer Terms and Conditions

1. This offer applies to new customers of nib (someone who is not an existing nib customer as at 31 October 2022) who starts their application for any new Ultimate Health or Ultimate Health Max policy through nibAPPLY, between 1 November 2022 and 28 February 2023. The commencement date of their policy must be no later than 14 March 2023. The terms of the offer will apply to all applications in this period that are submitted within the allowable nibAPPLY business completion timeframes. This offer does not apply to existing policies including, but not limited to, adding people to a policy, reinstating a policy, plan migrations, continuing a policy, or adding options to a policy.
2. This offer applies to the Ultimate Health Base Cover, Ultimate Health Max Base Cover and the Specialist Option, GP Option and Dental & Optical Option on both Ultimate Health Base Cover and Ultimate Health Max Base Cover.
3. This offer does not apply to the Serious Condition Financial Support option or non-PHARMAC option and usual underwriting terms apply to those options.
4. The usual application process and Duty of Disclosure terms apply. Applicants must answer all questions in nibAPPLY to provide a fully completed application to nib. If the information provided at time of application is later found to be untrue, incorrect or incomplete, we may remove the preferred underwriting terms from the policy, decline claims or cancel the policy from the commencement date and retain any premiums paid. We may also recover any claims paid by us from the commencement date.
5. Premium Loading terms still apply and are not affected by this offer.
6. Preferred underwriting terms mean that some personal exclusions will automatically end after three years continuous cover. For some pre-existing conditions, permanent exclusions will apply if those pre-existing conditions relate to the following conditions as defined by nib: cardiovascular conditions including some risk factors, cancer, hip, knee or back conditions, transplant surgery, reconstructive or reparative surgery. Exclusions will continue to apply in the case of the non-PHARMAC benefits and (if applicable) the non-PHARMAC option.
7. The Offer of Terms and Acceptance Certificate issued will confirm the personal exclusions for each client, if they end after three years, or have a reviewable period. Non-reviewable exclusions may also apply.
8. All general policy exclusions will apply. Some conditions are never covered. For information on what is not covered, please see the Ultimate Health or Ultimate Health Max policy document.
9. Normal nib and adviser agreement terms apply.
10. This offer can’t be used in conjunction with any other offers with the exception of the complementary Mental Health cover available under qualifying Ultimate Health policies. This offer is not transferable or redeemable for cash.
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 31 October 2022. nib will publish any change on our website nibadviser.co.nz. nib may cancel this offer at any time, in its sole discretion, without notice