



Easy Health Discount: Reduced stand-down period from 3 to 2 years, plus 10% lifetime discount on the policy. Terms and conditions

1. **Eligibility:** This offer applies to new customers of nib (someone who is not an existing nib customer as at 3 July 2023) who starts their application for any new Easy Health™ policy through nibAPPLY, between 3 July 2023 and 31 October 2023. The commencement date of their policy must be no later than 14 November 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. **Reduced stand down period:** All insured persons who start Easy Health cover during the promotional period will have their stand down period for eligible pre-existing conditions reduced from three years to two years. Permanent exclusions will apply to pre-existing conditions that 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.

3. **10% discount:** All insured persons who start Easy Health cover during the promotional period will receive a 10% discount for the duration of the policy as long as all insured persons on the policy are under 60 years of age at the time cover commences. This discount can't be transferred to any other policy, for example if an insured person is migrated from the policy in the future. The quoted premium in nibAPPLY does not include the 10% discount. You will receive confirmation of the discounted premium on your Acceptance Certificate.

4. **General Terms:**
 - a. All general policy exclusions will apply.

 - b. Normal nib and adviser agreement terms apply.

 - c. These offers are not available in conjunction with any other special offers. These offers are not transferable or redeemable for cash.

 - d. 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 August 2023. 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.