
12 months free child health cover per insured adult on either Easy Health, Ultimate Health or Ultimate Health Max Terms & Conditions

1. This offer applies to new members of nib (someone who is not an existing nib member as at 1 November 2024), who:
 - a. start their application for any new policy through nibAPPLY or Fidelity Life E-app, between 1 November 2024 – 28th February 2025. The offer will apply to all applications started in this period that are submitted in the nibAPPLY business completion timeframes;
 - b. are 16 years old and over; and
 - c. choose a commencement date of the policy that is no later than Thursday 13 March 2025 (“Insured Adult”).
2. A “Kid” or a “Child” is a new member of nib (someone who is not an existing nib member as at 1 November 2024), who is:
 - a. either the dependent of the Insured Adult or related to the Insured Adult;
 - b. under the age of 21 years old; and
 - c. on the same policy number as the Insured Adult.
3. Subject to Clause 5, one Child, ‘either a natural or legally adopted child or grandchild will receive 12 months free cover for each Insured Adult insured on the policy. The 12 months free cover for a qualifying Child will apply based on the base cover type and excess level selected for the Child using nibAPPLY or Fidelity Life E-app, irrespective of the excess level and options selected for the Insured Adult.
4. The Child does need to be on the same policy as the Insured Adult to get this offer, however the options for the Child do not have to match the Insured Adult.
5. The insurance cover for the Insured Adult needs to remain in force for the Child to continue to receive free cover. If the cover for the Insured Adult ends during the 12 months of free cover, but the policy is not cancelled, usual premium rates will be applied for the Child from the date of the end of the Insured Adults cover.
6. If additional Options are purchased for the Child, premiums for those option(s) will be charged from the commencement of the policy.
7. At the end of the 12 months of free cover, the Insured Adult will automatically begin to be charged the premium for the Child(ren) on the same payment cycle as the remaining members on the policy. The Insured Adult(s) can give us 30 days’ notice before the renewal date to cancel or change the Child(ren)’s cover.
8. Usual underwriting terms apply.
9. Normal nib and adviser agreement terms also apply.
10. This offer can’t be used in conjunction with any other offers.
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 30th October 2024