

# Key features



### Worldwide Cover\*

You're covered no matter where you are - whether at home, travelling, or living overseas.



### Wide Range of Conditions

Offers cover for a broad range of defined medical conditions with the adult benefits available for 51 conditions for full payment and 18 conditions for partial payment.



### Built-in Cover for Your Children

With 49 conditions eligible for full payment and 16 conditions eligible for a partial payment, together with a newborn child benefit.



### Future Upgrades

If we make any improvements to our on-sale Ultimate Trauma Insurance cover in the future, that favourable change will automatically apply to you if that benefit exists in your policy.



### Guaranteed Wording

Provides you with certainty over your cover, knowing that your benefits and terms are guaranteed, and won't change unless requested by you, or in other limited circumstances.



### Support Services

The Counselling Benefit, and Financial & Legal Advice Benefit provide you with extra support by reimbursing costs for professional advice related to the Full Trauma Benefit payout, and providing counselling for you or your family in the event you suffer from a full trauma condition.



### Keeping Your Cover Current

Ensure your cover keeps pace with inflation and your changing financial needs with options to increase your Trauma cover on special life events and options to automatically increase your Trauma cover every year.



### Premium Discounts\*

Enjoy savings of 10-15% with our Multi-Cover Discount when you combine 2-4 eligible Ultimate Life & Living Insurance covers, like TPD or Income Protection. Additionally, get a 10% Bundled Discount on nib's Health Insurance when you take out Ultimate Life & Living Insurance cover alongside Ultimate Health/Max or Easy Health Insurance.



### Flexible Cover

Allows you to put your cover on hold when your lifestyle or financial circumstances change.

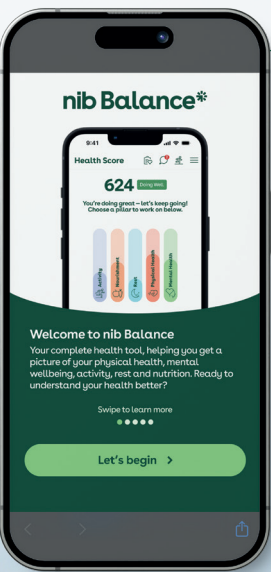
# A healthier approach



## Manage your details in the my nib app

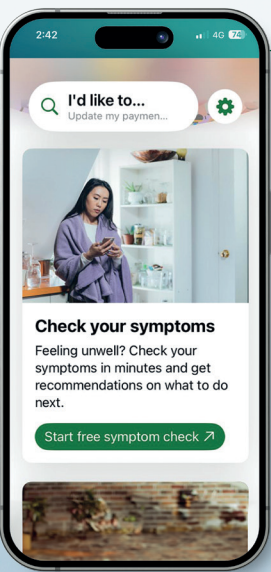
Not only will the my nib app give our members exclusive access to tools such as nib Balance and nib Symptom Checker at no extra charge, it also lets you manage your insurance cover - whether it's telling us you want to make a claim, updating your details or making a change to your policy.

Complementary for all nib members



### nib Balance

Take charge of your wellbeing by proactively managing your key pillars of health.



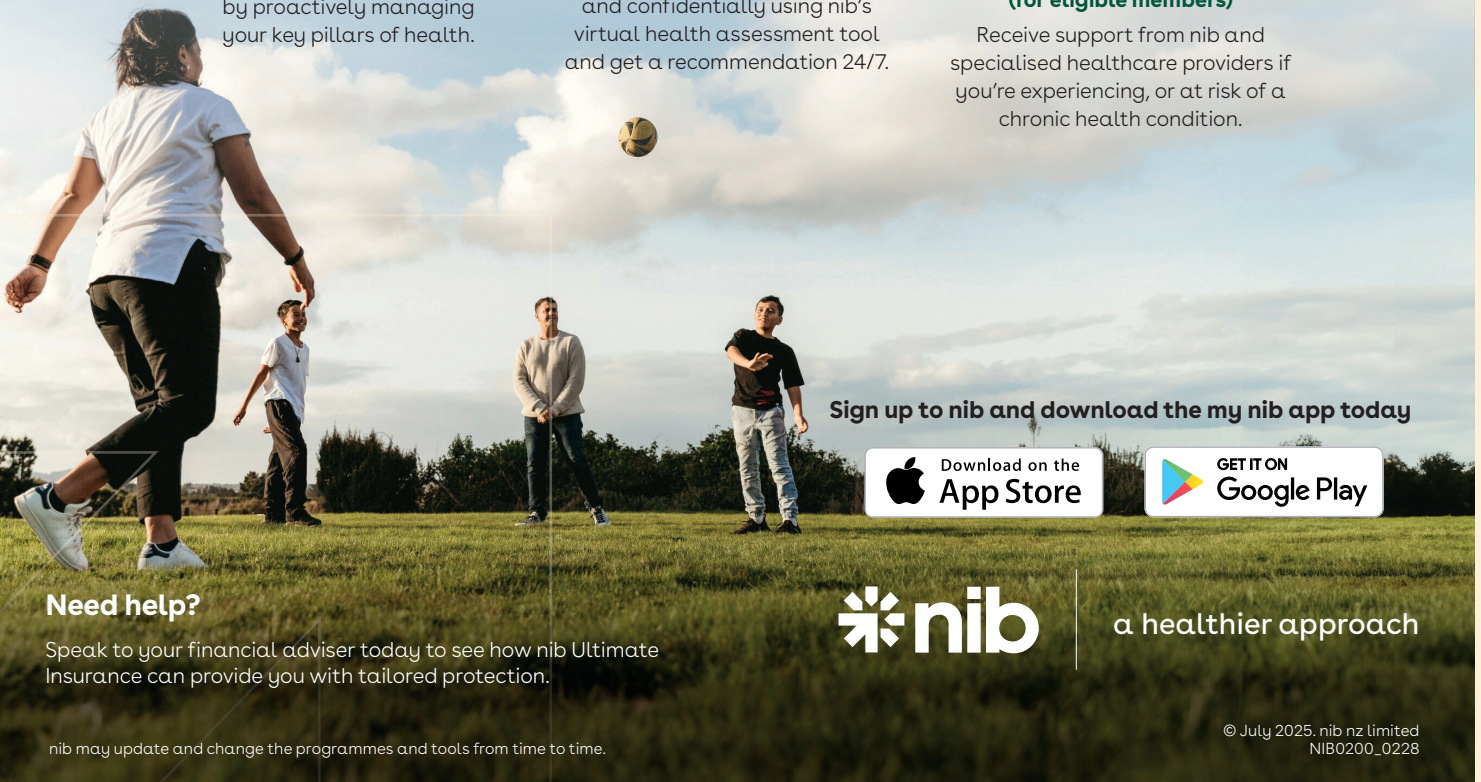
### nib Symptom Checker

Assess your symptoms quickly and confidentially using nib's virtual health assessment tool and get a recommendation 24/7.



### nib Health Management Programmes (for eligible members)

Receive support from nib and specialised healthcare providers if you're experiencing, or at risk of a chronic health condition.



Sign up to nib and download the my nib app today



### Need help?

Speak to your financial adviser today to see how nib Ultimate Insurance can provide you with tailored protection.



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nib may update and change the programmes and tools from time to time.

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ULTIMATE LIFE & LIVING INSURANCE

# nib Ultimate Trauma Insurance

When serious illness or injury strikes unexpectedly, nib's Ultimate Trauma Insurance can provide financial support when it matters most. With a lump sum payment, you can focus on your recovery and spend time with loved ones instead of worrying about financial pressures.

Financial relief to help you recover on your own terms.

## Why have Trauma Insurance?

Ultimate Trauma Insurance is the safety net designed to help protect you if life throws you a serious health challenge. The lump sum payment can help to cover:



Medical expenses



Specialist treatment



Living expenses



Rehabilitation costs



Travel & accommodation



Other essential expenses



# 8 in 10 Kiwis

would face financial difficulties

if faced with trauma or critical illness that left them unable to earn a living or look after their families.



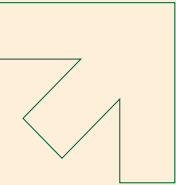
Source: Financial Services Council, Dec 2022




a healthier approach



# Overview of what’s included
















Full terms and conditions can be found in the nib Ultimate Trauma Insurance policy document. Trauma cover can be standalone or accelerated against an Ultimate Life Insurance cover.



## Benefits

Comprehensive cover when you need it most.


Benefit	Description	Cover
 Full Trauma Benefit	Provides a lump sum payment to help cover immediate expenses and support recovery after diagnosis of a qualifying full trauma condition for the first time.	Up to the full amount insured.
 Partial Trauma Benefit	Provides you with a lump sum payment if you qualify for a specific partial trauma condition for the first time. Payment of this benefit will reduce the amount insured on your Trauma cover.	The lesser of: <ul style="list-style-type: none"><li>• 25% of the amount insured; or</li><li>• \$100,000.</li></ul>
 Trauma Cover Conversion Benefit	Allows you a one-time opportunity to convert your Trauma cover from standalone to accelerated, with an equivalent amount of Life cover added.	Up to the amount insured of your standalone Trauma cover.
 Children’s Trauma Benefit	Provides cover for your child(ren) between the ages of 3 months and 20 years (inclusive) if they suffer one of the listed children’s full or partial trauma conditions for the first time.	\$50,000 per child for a full trauma condition. \$12,500 per child for a partial trauma condition. Paid across all covers under your nib Ultimate Life & Living policy.
 Newborn Children’s Benefit	After your policy is in place for 12 months, covers specific newborn conditions, offering financial assistance to parents if their newborn survives 30 days and is diagnosed with a covered condition.	\$50,000 for each child, paid across all covers under your nib Ultimate Life & Living policy.
 Children’s Trauma Conversion Benefit	Allows you to convert the Children’s Trauma Benefit to a separate standalone or accelerated trauma policy, with an equivalent amount of Life cover added for each child when they turn 21.	Up to \$50,000 per child.
 Financial and Legal Advice Benefit	If we have paid the full Trauma Benefit, we will reimburse professional financial or legal advice related to the payout of the Trauma cover.	Up to \$2,500, paid across all covers under your nib Ultimate Life & Living policy.
 Counselling Benefit	If we have paid the full Trauma Benefit, we will reimburse costs for counselling for you or your family members if you suffer from a full trauma condition that’s covered under your policy.	Up to \$2,500, paid across all covers under your nib Ultimate Life & Living policy.
 Support Person Accommodation Benefit	If we have paid the full Trauma Benefit, we will reimburse accommodation costs for a support person traveling over 100km from where they usually live, as recommended by a specialist, for medical assessment or treatment related to the trauma claim.	Up to \$300 per night, maximum of 10 nights, paid across all covers under your nib Ultimate Life & Living policy.
 Support Person Transport Benefit	If we have paid the full Trauma Benefit, we will reimburse transport costs for a support person if a specialist recommends they accompany you more than 100km from home for medical assessment or treatment unavailable locally.	The lesser of: <ul style="list-style-type: none"><li>• Actual transport costs; or</li><li>• Up to \$1,000.</li></ul> Paid across all covers under your nib Ultimate Life & Living policy.
 Return to Home Benefit	If we have paid the full Trauma Benefit, we will reimburse the cost of a standard economy flight to New Zealand or Australia for you and a support person if you’ve suffered from a full trauma condition that you’re covered for while overseas.	Up to \$10,000, paid across all covers under your nib Ultimate Life & Living policy.
 Special Life Events Increase Benefit	Allows an increase in cover without a medical assessment for significant life events like marriage, childbirth, or buying a home.	The lesser of: <ul style="list-style-type: none"><li>• 50% of the original amount insured; or</li><li>• Up to \$300,000.</li></ul> The total of all increases must be lesser of: <ul style="list-style-type: none"><li>• The original amount insured; or</li><li>• \$750,000.</li></ul>
 Suspension of Cover Benefit	Allows the Trauma Insurance to be put on hold for up to 12 months during overseas travel, financial hardship, unemployment, or significant life changes. No premiums are payable during this time, and claims cannot be made during the suspension period.	Provides an option to suspend your cover for at least 90 days, and up to 12 months and a maximum of 24 months in any 10 year period.

The person insured must be aged 16-70 (inclusive) when the policy starts. This benefit sheet is not a policy document. It is an outline of the benefits and options available under nib Ultimate Trauma Insurance as at July 2025. Full terms and conditions can be found in the nib Ultimate Trauma Insurance policy document, available at [nibadviser.co.nz/cover-discount-details](https://nibadviser.co.nz/cover-discount-details)



## Additional Options

Options to enhance your cover.\*




### Early Cancer Benefit Option

Provides a lump sum payment for specified early cancer diagnoses. Once added, this option has a separate amount insured that won't change if your Trauma cover amount insured is changed.

**Cover:** The lesser of:

- 25% of the amount insured; or
- Up to \$100,000.




### Life Cover Buy-back Benefit Option

Enables you to reinstate the portion of your Life cover that was reduced following a claim on the accelerated Trauma cover.

**Cover:** Up to the amount that was paid out as part of the claim.

This option can only be used once.



### Multiple Trauma Cover Immediate Buy-back Benefit Option


Automatically reinstates your Trauma cover for new and unrelated conditions immediately after a full or partial trauma claim.

**Standalone cover:** Up to the amount in place immediately before the claim was paid out.

**Accelerated cover:** The lesser of:

- Up to the amount insured in place immediately before the claim was paid out; or
- The remaining Life cover 'amount insured' when this option was used.

You can claim up to four times the amount insured at the time of your first claim. Stand-down periods apply if you have a subsequent trauma claim for an unrelated condition. Conditions where we've paid the amount insured are excluded.



### Trauma Cover Deferred Buy-back Benefit Option

Allows you to reinstate your Trauma cover one time, after a specified deferment period.

**Standalone cover:** Up to the amount in place immediately before the claim was paid out.

**Accelerated cover:** The lesser of:

- Up to the amount insured in place immediately before the claim was paid out; or
- The remaining Life cover 'amount insured'.

## Trauma Conditions

The following table shows all the trauma conditions we cover, and whether we cover them under the Full Trauma Benefit, Partial Trauma Benefit or Children’s Trauma Benefit. It also shows whether the 90-day stand-down period applies. The definition for these trauma conditions can be found in the policy document.

Trauma conditions	90-day stand-down*	Full Trauma	Partial Trauma*	Children's Full Trauma	Children's Partial Trauma
Adult Insulin Dependent Diabetes Mellitus	☑		☑		
Advanced AIDS		☑		☑	
Alzheimer's Disease		☑			
Aneurysm	☑		☑		☑
Angioplasty - one or two vessels	☑		☑		☑
Angioplasty - triple vessels or more	☑	☑		☑	
Aortic Surgery	☑	☑		☑	
Aplastic Anaemia		☑		☑	
Benign Brain Tumour		☑	☑	☑	☑
Benign Spine Tumour		☑	☑	☑	☑
Blindness	☑	☑		☑	
Cancer	☑	☑		☑	
Carcinoma-in-situ	☑		☑		☑
Cardiac Defibrillator Insertion	☑		☑		☑
Cardiomyopathy		☑		☑	
Chronic Kidney Failure		☑		☑	

\*You can't purchase the Multiple Trauma Cover Immediate Buy-back Option and Trauma Cover Deferred Buy-back Option on the same policy.

Trauma conditions	90-day stand-down*	Full Trauma	Partial Trauma*	Children's Full Trauma	Children's Partial Trauma
Chronic Liver Failure	☑	☑	☑	☑	☑
Chronic Lung Failure	☑	☑		☑	
Colostomy and/or Ileostomy			☑		☑
Coma		☑		☑	
Coronary Artery Bypass Surgery	☑	☑		☑	
Creutzfeldt-Jakob Disease (CJD)		☑		☑	
Deafness		☑		☑	
Deafness in One Ear			☑		☑
Dementia		☑	☑		
Encephalitis		☑		☑	
Heart Attack	☑	☑		☑	
Heart Valve Replacement Surgery	☑	☑		☑	
HIV – Medically Acquired		☑		☑	
HIV – Occupationally Acquired		☑		☑	
Hydrocephalus			☑		☑
Intensive Care		☑	☑	☑	☑
Loss of Cognitive Function		☑		☑	
Loss of Independent Existence		☑		☑	
Loss of Limb			☑		☑
Loss of Limbs or Sight		☑		☑	
Loss of Sight in One Eye			☑		☑
Loss of Speech		☑		☑	
Major Burns		☑		☑	
Major Head Injury		☑		☑	
Meningitis and/or Meningococcal Disease		☑		☑	
Minor Burns			☑		☑
Motor Neurone Disease		☑		☑	
Multiple Sclerosis	☑	☑		☑	
Muscular Dystrophy		☑		☑	
Open Heart Surgery	☑	☑		☑	
Organ Transplant		☑		☑	
Out of Hospital Cardiac Arrest:		☑		☑	
Paralysis		☑		☑	
Parkinson's Disease		☑		☑	
Peripheral Neuropathy		☑		☑	
Pneumonectomy	☑	☑		☑	
Primary Pulmonary Hypertension		☑		☑	
Severe Diabetes	☑	☑		☑	
Severe Illness or Injury	☑	☑		☑	
Severe Inflammatory Bowel Disease		☑		☑	
Severe Osteoporosis			☑		☑
Severe Peripheral Vascular Disease		☑		☑	
Severe Rheumatoid Arthritis		☑		☑	
Stroke	☑	☑		☑	
Systemic Lupus Erythematosus (SLE) with Lupus Nephritis		☑		☑	
Systemic Sclerosis		☑	☑	☑	☑
Terminal Illness	☑	☑		☑	

\*Any payments for a Partial Trauma Benefit will reduce the Ultimate Trauma Insurance amount insured.