

FAQs

Easy Health™

Reduced stand-down for pre-existing conditions and 20% discount offer

Q Can existing clients take up this offer?

A No. The offer is only open to new applications. It is not available for adding option(s) or adding insured person(s) to an existing policy, or for any client who cancels any nib cover during the promotional period. It is not available for policy reinstatements or plan migrations.

Q I submitted my Ultimate Health application before the promotion started and it came back with exclusions, can I re-submit under this Easy Health offer?

A If you have submitted an application that is still going through the underwriting process, that has not yet been put in force, we would be happy to accept an Easy Health application. You will need to submit a new Easy Health application form to ensure the correct declarations have been signed.

Q What covers does this offer apply to?

A The 'Reduced stand-down' offer applies to pre-existing conditions that are covered under the Easy Health Base Cover after 3 years continuous cover – they will now be covered after 2 years continuous cover. The '20 percent discount' offer is available for the whole policy including the Serious Condition Lump Sum Option and the Proactive Health Option.

Q Is the 20% discount permanent?

A Yes. The discount applies for the life of the policy. This doesn't get removed when someone reaches the age of 60 years old. Please note, it will not be transferred to a new policy, so it will end if the member moves to a new product or joins a group scheme.

Q Will I still get the multi-life discount of 2.5% in addition to the 20%?

A Yes.

