



REGULAR FORCES

CIVILIANS

RESERVE FORCES

DEFENCE COMMUNITY

# MIBP Continuation Option for Redundant Civilian members

**YOUR TIER 1 \$300,000 Life and Terminal**

**INSURANCE WILL CEASE WHEN YOU LEAVE!**

## Continue Your Insurances

Subject to some conditions you can continue this insurance by applying to transfer these benefits to Tier 2. This means you can continue with these benefits without the need for a health assessment. You will also qualify of the MIBP Tier 2 civilian discounted premium rates.

## Act Promptly – Activate your Continuation Option - you have 60 days to apply

This continuation option is only available for 60 days from the date of your NZDF employment ceasing.

## Conditions Apply

To qualify for the continuation option, you must meet the insurer's terms and conditions for MIBP Tier 2 membership. These include:

- Being under age 80
- Meeting the insurer's Residency/Citizenship criteria
- Special conditions or limitations may apply to some sports or recreational pursuits which the insurer considers hazardous
- Your application must be received by the insurer within 60 days of your employment ceasing
- A continuation option may not be available if you live or reside outside of New Zealand or travel to counties which are considered hazardous by the insurer

A continuation option is not available if:

- A Terminal illness benefit has been paid under the Tier 1 policy.

## Extended Cover

Your existing Tier 1 cover remains in place for a maximum period of sixty (60) days after your NZDF exit date. This extended cover will cease on the earliest of: the date you meet any of the other provisions under termination of cover:

- a. Attaining age 80
- b. If you die
- c. If a terminal illness benefit is paid
- d. 60 days after leaving the NZDF
- e. In the event the policy is cancelled by either the NZDF or the insurer
- f. If you have been on unpaid leave for longer than 24 months
- g. the date the insurer accepts or declines your application for a Continuation Option.

## Free Premium for the First 3 Months

For those being made redundant prior to 31st December 2024 the insurer has agreed to provide 3 months cover without payment of a premium if you apply to transfer your cover to Tier 2. If this is coupled with the Extended Cover, then you effectively have 5 months premium free cover. For this to apply you will need to apply to join by completing an application and a direct debit form which would then be used after the appropriate time period.

You can cancel at any time by emailing a cancellation request to [nz.nzdf.enquiries@aon.com](mailto:nz.nzdf.enquiries@aon.com).

## How to Apply

To receive an application and quotation Form email [nz.nzdf.enquiries@aon.com](mailto:nz.nzdf.enquiries@aon.com) providing your name, service number, date of birth and date of leaving.

If you have any questions or require additional assistance phone Aon on **0800 642 748**.