

Chubb Employers Liability Insurance Policy

Fact Sheet

CHUBB®



Employers Liability provides cover for personal injury to any employee of the insured including gradual injuries and stress related injuries and illness such as Post Traumatic Stress Disorder (PTSD).

About this Factsheet

This factsheet relates to the Chubb Employers Liability Insurance Policy and is issued by Chubb Insurance New Zealand Limited (Company No. 104656, FSP No. 35924). It provides you with a factual summary of the key features and exclusions of the Chubb Employers Liability Insurance Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the Chubb Employers Liability Insurance Policy, which sets out the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions and limits of liability, having regard to your own circumstances, before making any decisions about this insurance policy and contact your financial adviser to obtain financial advice as required.

Key Features

- Protection for the insured for their legal liability arising from any personal injury to any employee.
- Cover includes associated legal costs to defend any claim against the insured arising from personal injury to an employee.

Key Exclusions

- Coverage excludes any allegation which was known or should have been known before the start of the policy period.
- Coverage excludes any personal injury outside New Zealand, or any judgement by a court outside New Zealand.
- Coverage excludes any personal injury arising out of termination of employment or unlawful discrimination (these may be covered under an Employment Disputes policy).

About Chubb in New Zealand

Chubb is the world's largest publicly traded property and casualty insurer. Chubb's operation in New Zealand (Chubb Insurance New Zealand Limited) offers corporate Property & Casualty, Group Personal Accident and corporate Travel Insurance products through brokers.

Chubb is defined by its extensive product and service offerings, broad distribution capabilities and exceptional financial strength.

Why Chubb?

- **Leadership** - Chubb has been committed to protecting New Zealand businesses for over 40 years. Chubb leverages global expertise and local acumen to tailor insurance solutions for a diverse group of clients. This includes large multinational companies, local corporates and SMEs, individuals with substantial assets to insure and consumers purchasing travel insurance.
- **Protection** - The true measure of an insurer is how it responds to and manages claims. We strive to treat each customer the way we would like to be treated if we experienced the same loss - with integrity, empathy, promptness and fairness - and to reach mutually agreeable outcomes.
- **Endurance** - Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by leading insurance rating services.

More information can be found at www.chubb.com/nz.

Contact Us

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