

Chubb Expatriate Insurance Policy

Fact Sheet

CHUBB®



About This Factsheet

This factsheet relates to the Chubb Expatriate 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 Expatriate Insurance Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the policy wording of the Chubb Expatriate 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.

Chubb Expatriate Insurance Coverage Details

Key Features

- Reimbursement or payment of medical expenses incurred outside of New Zealand
- Reimbursement or payment of expenses incurred for medical emergency evacuation
- Spouse/Partner and Dependent Children can be covered under the policy
- Section 1 - Medical and Additional Expenses includes:
 - Hospital Expenses
 - Maternity and New Born Expenses
 - Dental Expenses
 - Rehabilitation & Occupational Therapy
 - Psychology & Psychiatry
 - Home Nursing
- Section 2 - Medical Emergency Evacuation includes:
 - Medical Emergency Evacuation
 - Return Airfare following evacuation
 - Pre-hospitalisation and post-hospitalisation accommodation charges
 - En-route Accommodation

Key Exclusions

We will not pay for claims arising directly or indirectly out of:

- Pre-Existing Medical Conditions unless the takeover provisions have been met or the waiting period has been served;
- Cosmetic, elective or plastic surgery;
- Professional sport;
- Intentional self-injury;
- Any illegal or criminal act committed by the Policy Holder or a Covered Person;
- War or Civil war;
- Any covered persons who is aged over sixty-six (66) years;
- any loss, which is covered under any other insurance policy, health or medical scheme or is payable by any other source. We will cover loss or expenses in excess of such other schemes or policy providing that the Covered Persons or Policyholder has pursued a claim against that scheme or policy to final resolution.

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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