

Group Personal Accident & Sickness Insurance

This factsheet relates to the Group Personal Accident & Sickness 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 Group Personal Accident & Sickness Insurance Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the Group Personal Accident & Sickness 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.

Group Personal Accident & Sickness Coverage Details:



Key Features

- 24/7, worldwide Injury cover for Lump Sum Accidental Death, Disability, Weekly Injury Income Protection & Weekly Sickness Income protection cover available
- Small Lump Sum Payments available for:
 - Fractured Bones
 - Loss of Teeth or Dental Procedures
 - Accidental Medical Expenses, as a top up to any Accident Compensation Corporation payout for Injury related expenses; and others
- No general age exclusion, however when over 75 there is reduced cover for Accidental Death & Disability Benefits and no cover for Income Protection Benefits. See the full Age Limitation in the Policy Wording under General Provisions applicable to the Policy



Added coverage with effect 17 July 2020 - Critical Illness Lump Sum Benefit

- Inclusion of a standing Critical Illness Benefit, available on all Policies with a Scope of cover that provides 24/7, 365 days cover
- Provides a lump sum payment on first diagnosis during the Period of Insurance for the listed and defined illnesses:
 - Cancer
 - Kidney Failure
 - Myocardial Infarction
 - Stroke
- Upper age limit of 65 applies to this Benefit
- Underwriting capabilities exist for:
 - Adding coverage where under the Policy the scope of cover is otherwise not 24/7, 365 days



Why Chubb's Group Personal Accident & Sickness Insurance

- Broad coverage and a host of additional benefits.
- Proactive claims management utilising return to work services.
- Bespoke and off the shelf solutions to suit your clients' business.





Key Exclusions

There is no cover for any loss, damage, liability, Event, Bodily Injury, Sickness or Critical Illness which directly or indirectly results from:

- Pre-existing medical conditions
- piloting activities unless flying as a passenger
- Professional Sports, i.e where the annual monetary reward forms more than 15% of a Covered Persons Salary
- intentional self-injury or suicide
- stress or psychiatric conditions
- War, Civil War, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power in New Zealand
- childbirth or pregnancy.

There is also no cover if it would result in Our contravening the Insurance (Prudential Supervision) Act 2010 or the Anti-Money Laundering and Countering Financing Terrorism Act 2009



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.

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