

Chubb Individual Personal Accident & Sickness Insurance Policy

Fact Sheet

CHUBB®



About this Factsheet

This factsheet relates to the Chubb Individual 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 Chubb Individual Personal Accident & Sickness 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 Individual 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.

Chubb Individual Personal Accident & Sickness Coverage Details

Key Features

- Age limit up to 65 years old
- Additional Benefits include:
 - Return to Work Assistance
 - Tuition or Advice Expenses
 - Unexpired Membership Benefit
 - Independent Financial Advice

Key Exclusions

We will not pay benefits with respect to any loss, damage, liability, Event, Bodily Injury or Sickness which directly or indirectly:

1. results from a Covered Person:
 - a) flying, or engaging in aerial activities other than as a passenger in an aircraft licensed to carry passengers; or
 - b) training for and/or participating in Professional Sport of any kind.
2. results from any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Covered Person.
3. results from a Covered Person suffering from any stress or psychiatric condition, including but not limited to depression, anxiety, neurosis, psychosis, mental or emotional stress, physical fatigue, mental disease or associated disorders.
4. results from a Pre-Existing Medical Condition (except illness or disease resulting directly from medical or surgical treatment rendered necessary by any Bodily Injury).

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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Financial Services Provider No. 35924

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