



CHUBB®

Assurance Extra

Product brochure

A summary of Assurance Extra

You've worked hard to get where you are today and along the way you are likely to have come to appreciate a number of areas in your life that are important to you, such as your family, your income, your home, your health and your lifestyle.

But what if the unexpected should happen – how can you protect the things you value? This is why insurance is so important.

Protecting what's important to you

There are a number of insurance solutions that protect your life and lifestyle against illness, injury and death. These insurances are often referred to as life and living insurances. These days it's important to consider a combination of life and living insurances to ensure you are protected against any of life's many challenges that may come your way.

We have a full range of insurance solutions to help you protect what's important, so you can get on with living life to the full.

What is Assurance Extra?

Assurance Extra is a master policy for your personal life and living insurance needs. It offers nine different covers, which you can choose from to suit your needs and budget.

The covers include:

Life Cover & Life Income Cover

Trauma Cover & Moderate Trauma Cover

Complete Disablement Cover

Income Cover

Mortgage Repayment Cover

Redundancy Cover

Specific Injury Cover

Premium Cover

Our life and living covers at a glance

Cover	What is it?
Life Cover & Life Income Cover	Insurance that pays you a lump sum (Life Cover) or a monthly amount (Life Income Cover) if you die or are diagnosed with a terminal illness.
Trauma Cover & Moderate Trauma Cover	Insurance that pays you a lump sum amount if you get a defined illness or condition for the first time.
Complete Disablement Cover	Insurance that pays you a lump sum amount if you become completely disabled as a result of illness or injury.
Income Cover	Insurance that pays you a monthly amount to compensate for your lost income if you were to become disabled as a result of illness or injury.
Mortgage Repayment Cover	Insurance that pays you a monthly amount to help cover your mortgage repayments or rent or to compensate you for lost income if you were to become disabled as a result of illness or injury.
Redundancy Cover	Insurance that pays you a monthly amount for up to six months if you are made involuntarily redundant.
Specific Injury Cover	Insurance that pays you a lump sum amount if you sustain one of the covered injuries as a result of an accident.
Premium Cover	Insurance that pays your total premiums needed to continue your policy if you become disabled, or are made redundant or declared bankrupt.

For each cover above, terms and conditions apply.

Built in benefits

Benefits	What is it?
Policy Enhancement Benefit	Provides you comfort knowing that when Chubb Life makes enhancements to the Assurance Extra product, these enhancements will be passed onto you.
Children's Bereavement Support Benefit	Reimburses you for the lesser of the cost of the funeral or \$15,000 if your child (under the age of 18 years) dies.
Grief Counselling Benefit	Reimburses you for the cost of grief counselling that you or any dependant needs following the death of a life assured or child of a life assured, or when a Terminal Illness Benefit or Complete Disablement Benefit is paid.
Parental Leave Loyalty Benefit	Provides free cover for a life assured if they or their partner gives birth to or legally adopts a child.
Suspension of Cover	Allows you to put your policy or one or more eligible covers for a life assured on hold if your policy has been in force for at least three months.

Expert advice

We recommend you talk to a financial adviser to help you protect what you've worked so hard to achieve. With the help of a financial adviser, you can tailor a plan that will suit your individual needs and budget.

Your adviser can also help with reviewing your insurance. Life changes so rapidly that people are often unaware of how it can affect their insurance. That's why it's so important to review your insurance regularly, to make sure it accurately reflects your current needs.


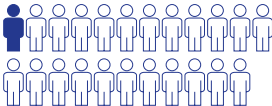







Talk to your financial adviser about tailoring a plan to suit your individual needs and budget.

Can you afford not to have life and living insurance?

It's in our nature to be optimistic and we all like to think 'it'll never happen to me'. But the reality is at some point many of us will be faced with an illness, injury or even an unexpected death.

That's why it's important to consider the potential impacts of an accident, illness or death on you and your family's life and lifestyle.

Take the time to ask yourself the following questions:

Ask yourself:	The facts:																																				
If I was to die tomorrow, would my loved ones have enough money to cope now and in the future?	<p>Every 90 minutes, a New Zealander dies from coronary heart disease.¹</p> 	<p>Every year, more than 650 women die from breast cancer in New Zealand – almost two every day.²</p> <table border="1"> <thead> <tr> <th colspan="7">EVERY MONTH</th> </tr> </thead> <tbody> <tr> <td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td> </tr> <tr> <td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td> </tr> <tr> <td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td> </tr> <tr> <td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td><td>☹️</td> </tr> </tbody> </table>	EVERY MONTH							☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️	☹️
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If I was diagnosed with a serious illness or condition, would I have enough money to support my loved ones while I receive treatment and recover?	<p>One in 23 adults have been diagnosed with coronary heart disease.³</p> 	<p>It's estimated that 2 in 3 New Zealanders who get cancer survive at least 5 years after diagnosis.⁴</p> 																																			
If I became completely disabled, would I have enough money to cover my current living expenses and any additional costs I may have to pay for care or house alterations? Would my loved ones be able to support themselves without my income?	<p>There are an estimated 89,000 stroke survivors in New Zealand, many are disabled and need significant daily support.⁵</p> 	<p>As at the end of the December 2025 quarter, there were 107,760 working-age people (aged 18–64 years) in receipt of a Supported Living Payment*.⁶</p> 																																			
If I had an accident or became very ill and was no longer able to earn an income, could my loved ones and I manage financially?	<p>In 2023, the average household expenditure in New Zealand was around \$1,598 per week.⁷</p> 	<p>In 2025, 169,009 claims were made to ACC for work-related injury.⁸</p> 																																			
If I became ill or had an accident, which meant I could no longer work, could I afford to pay my rent or mortgage without any income?	<p>In 2025, the average weekly household mortgage repayment expenditure was \$691 per week.⁹</p> 	<p>Approximately 850,000 people (or 17%) in the general New Zealand household population have a disability.¹⁰</p> 																																			

If you answered 'no' to any of the questions above, then now is a good time to talk to your financial adviser.

1. Mortality Data Web Tool, tewhatuora.govt.nz (2022) 2. breastcancer.org.nz (2023) 3. Annual Data Explorer 2024/25, health.govt.nz 4. The State of Cancer in New Zealand 2025, page 35, teaho.govt.nz 5. stroke.org.nz (2025) 6. * Supported Living Payment is for people who have, or care for someone with, a health condition, injury or disability that limits their ability to work. Benefit Fact Sheets Snapshot - December 2025 Quarter, page 5, msd.govt.nz 7. Household Expenditure Statistics: Year ended June 2023, stats.govt.nz 8. Work injury statistics, 1 Jan - 31 December 2025, https://www.acc.co.nz/newsroom/media-resources/work-injury-statistics/ 9. Household income and housing-cost statistics: Year ended June 2025, stats.govt.nz 10. Disability Statistics: 2023, stats.govt.nz

Client Benefits

Sometimes you need a little extra help. That's why Chubb Life provides a range of Client Benefits at no additional cost.

Chubb Life Client Benefits are available to the policy owner, life assured, and their dependent children. They could provide some vital help when life throws you a curve ball.

- › Wellness advice
- › Mental health counselling
- › Budgeting advice
- › Legal advice
- › Career counselling

For more information, a list of benefits and full terms and conditions go to chubblife.co.nz/client-benefits

Client benefits are available at no additional cost with your Assurance Extra cover



Talk to your Financial Adviser

Call us on 0508 464 999

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Important information

This brochure is for information purposes and is a summary only. Please refer to the policy wordings for full terms, conditions, limitations and exclusions. The content is intended to be of a general nature, does not take into account your financial situation or goals, and is not financial advice under the Financial Markets Conduct Act 2013. You should seek professional financial advice relevant to your individual circumstances. If you wish to consult one of Chubb Life's financial advisers, please contact us on the details above.

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Chubb Life Insurance New Zealand Limited (Chubb Life)