



Group Critical Illness & Injury Insurance

Chubb's Group Critical Illness & Injury Insurance provides cover for events such as diagnosis of diseases including but not limited to Cancer, Chronic Kidney Failure, Heart Attack, Stroke and Paralysis.

Cover can also include a Funeral Expense benefit due to death by Accident or a Critical Illness or Injury and/or a short-term weekly benefit if an Illness or Injury directly results in Temporary Total Disablement.

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

Product Highlights

Group Critical Illness & Injury Coverage Highlights:



Lump sum benefit on diagnosis of a defined Critical Illness or Injury.



Lump sum Funeral Expenses benefit due to a Covered Persons death by Accident or a defined Critical Illness or Injury (optional benefit).



Short-term weekly benefits for Temporary Total Disablement directly resulting from Illness or Injury (optional benefit).



All Employees generally automatically accepted as Covered Persons.



Takeover Terms which allow a seamless transition for existing insured clients.



Automatic Cover Extension that covers Covered Persons while on employer approved leave or expatriate assignment.



Return To Work Assistance if an Employee suffers from Temporary Total Disablement.



24-hour cover.

There are 3 coverage options, providing flexibility for a client who is looking to provide varied levels of cover and benefits to different Employees (i.e. directors, senior management and all other Employees).



1. Cancer only;



2. Three (3) Critical Illness (Cancer, Heart Attack, Stroke); and



3. Full Critical Illness (includes 33 defined Critical Illnesses and Injuries).

Eligibility

- Employees aged 16 years or over, and under 70 years
- Residents of New Zealand

Key Exclusions

Exclusions apply to the benefits available under the Policy.

For example, We will not pay a Critical Illness or Injury lump sum benefit if:

1. A specific Critical Illness or Injury occurred during the Waiting Period; or
2. A Covered Person has been diagnosed with a condition or has undergone a surgery, and then survives for a period of less than fourteen (14) days after the diagnosis or surgery; or
3. A Critical Illness or Injury benefit has already been paid or accepted during the Period of Insurance.

We will not pay a Funeral Expenses lump sum benefit if:

4. A Covered Person does not fall within the Age Range Of The Covered Persons at the time of their death.

We will not pay a Temporary Total Disablement benefit to the extent a benefit is payable under ACC or if the Temporary Total Disablement directly or indirectly results from:

5. Any Pre-Existing Medical Condition, any Mental Health Condition or pregnancy/childbirth;
6. A Covered Person training for an/or participating in a Professional Sport; or
7. A Covered Person being under the influence of alcohol or drugs.

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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