

# Chubb Australia Statutory Liability Policy

## Fact Sheet

CHUBB®



The Chubb Australian Statutory Liability policy has been tailored to provide businesses coverage from a wide range of penalties triggered by laws including:

- Workplace Health and Safety Acts
- Employment Practices Laws
- Environmental Protection Authority (EPA) legislation
- Spam and Privacy Laws

### About this Factsheet

This factsheet relates to the Chubb Australia Statutory Liability 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 Australia Statutory Liability Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the Chubb Australia Statutory Liability 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.

### Key Features

- Broad Definition of Defence Costs, and Advancement of Defence Costs
- Broad Definition of Statutory Liability Loss and Statutory Penalty
- Positive cover extension for:
  - Investigations
  - Workplace Audits
  - Subsidiaries, including former Subsidiaries
  - Discovery period of 30 days after the expiry of the Policy Period
  - return to work assistance
  - Benefits of transport to & from work
  - Outside Directorships

### Key Exclusions

- Australian Territory - coverage excludes any penalty imposed by any law outside of Australia or any breach outside of Australia.
- Prior or Pending Claims - coverage excludes any claims where the insured known or should have known prior to the start of the policy period.
- Private Prosecutions - coverage excludes any action other than that brought by the regulatory authority responsible.

## About Chubb in New Zealand

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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](http://www.chubb.com/nz).

## Contact Us

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Company No. 104656  
Financial Services Provider No. 35924

**Chubb. Insured.<sup>SM</sup>**