

# Chubb Business Travel Insurance Policy

## Fact Sheet

CHUBB®



### **About This Factsheet**

This factsheet relates to the Chubb Business Travel 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 Business Travel Insurance Policy and does not take into account your personal circumstances, objectives, financial situation or needs.

You should read the Chubb Business Travel 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 Business Travel Insurance Coverage Details**

#### **Key Features**

- Section 1 - Personal Accident & Sickness - Provides lump sum or weekly benefits in the event of a bodily injury or sickness which results in a covered event while on a journey.
- Section 4 - Medical Evacuation and Additional Expenses - Provides payment or reimbursement for certain medical, evacuation and additional expenses in the event of a bodily injury or sickness while on a journey.
- There is no age limit. Kindly note that benefit limitations apply to covered person aged 75 years or over.
- The policy provides 24/7 worldwide travel, medical and security assistance whilst the covered person is on a journey as well as travel security advice prior to commencing a journey.
- Additional cover extensions under each section such as:
  - Death by Natural Causes, Section 1 - Personal Accident & Sickness
  - Continuous Worldwide Bed Confinement under Section 4 -

- Medical , Evacuation & Additional Expenses
- Missed Transport Connection under Section 6 - Loss of Deposits & Cancellation and Disruption
- Repatriation of Belongings under Section 8 - Baggage & Travel Documents
- Rental Vehicle Collection & Return Cover Extension under Section 10 - Rental and Personal Vehicle Excess

## Key Exclusions

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

- directly or indirectly results from a Covered Person engaging in or taking part in:
  - a) flying, or 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; or
  - c) hunting of any sort, racing of any sort (other than on foot), playing polo, rodeo, contact sports, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, caving, abseiling, BASE jumping, kite surfing; or
  - d) ballooning, bungee jumping, parasailing, white-water rafting, black-water rafting or white-water kayaking unless carried out with a licensed operator;
- directly or indirectly results from any intentional self-injury, suicide or any illegal or criminal act committed by the Policyholder, a Covered Person, a Spouse/Partner or Dependent Child;
- are covered:
  - a) in part or whole by the New Zealand Accident Compensation Corporation;
  - b) by any workers compensation legislation;
  - c) by any transport accident legislation;
  - d) by any government sponsored fund, plan or medical benefit scheme;

- e) by any other insurance policy (including those that are required to be effected by or under law); or
- f) by any reciprocal health agreement between the Covered Person's Country/location of Residence and any other country, but only to the extent to which the loss, damage, liability, Event, Bodily Injury or Sickness is in fact covered by one or more of these schemes or policies.

We will cover loss, damage or expense in excess of such other scheme or policy providing that the Covered Person or Policyholder has pursued a claim against that scheme or policy to final resolution, subject to the terms, conditions, exclusions and limits of the Policy;

- would result in Our contravening the laws of New Zealand, including the Insurance (Prudential Supervision) Act 2010 and Anti-Money Laundering and Countering Financing of Terrorism Act 2009, as updated from time to time, or any amendment to, or consolidation or re-enactment of, those Acts or those Rules;
- results from War, Civil War, invasion, act of foreign enemy, rebellion, revolution, insurrection or military or usurped power. This exclusion does not apply to the War/Civil War Coverage Extension (if applicable).

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

## Contact Us

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Company No. 104656  
Financial Services Provider No. 35924

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