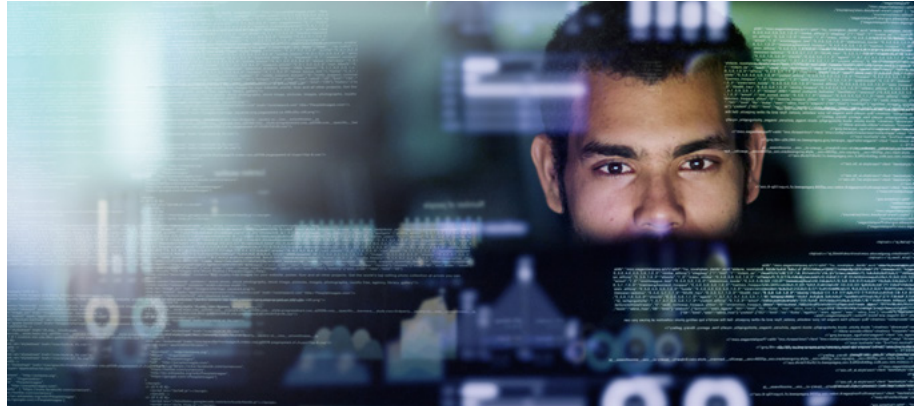


Chubb Elite Electronic Computer Crime Insurance Policy

Fact Sheet

CHUBB®



Chubb Elite Electronic Computer Crime Insurance Policy is designed to complement your organisation's risk prevention programme and offers comprehensive protection for your business bottom-line against such crimes.

About this Factsheet

This factsheet relates to the Chubb Elite Electronic Computer Crime 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 Elite Electronic Computer Crime Insurance Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the Chubb Elite Electronic Computer Crime 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.

What is covered

- Loss arising from:
 - Damage or destruction of electronic data or software caused by the introduction of a computer virus into the computer system of the insured
 - The acts of a hacker causing damage or destruction to electronic data or software
 - The fraudulent modification of electronic data or software by a third party
 - Robbery, burglary, larceny or theft of electronic data or software
 - Electronic transmissions loss due to the transfer, payment or delivery of funds or property, resulting from the insured having relied on fraudulent or unauthorised electronic communications from customers
 - Insured's service entity operations loss due to the fraudulent input, modification or destruction of electronic data while the insured is acting as a service entity for customers
 - Extortion loss due to a person other than an employee having gained unauthorised access to the insured's computer system
 - Claims Preparation Costs
 - Legal Fees and Legal Expenses

What is not covered

- Loss arising from:
 - Loss not reported to Chubb in writing within 60 days after termination of the policy
 - Loss covered by the Insured's Financial Institution Bond Insurance
 - Loss caused by an identifiable employee of the Insured or by a person or persons in collusion with any employee of the Insured
 - Loss of potential income, including but not limited to interest and dividends not realised by the Insured or by any customer of the Insured
 - Indirect or consequential loss of any nature
 - Liability assumed by the Insured by agreement under any contract unless such liability would have attached to the Insured even in the absence of such agreement

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

Chubb Insurance New Zealand Limited
CU1-3, Shed 24
Princes Wharf
Auckland 1010
PO Box 734, Auckland 1140
O +64 9 377 1459
www.chubb.com/nz

Company No. 104656
Financial Services Provider No. 35924

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