

Chubb Employment Practices Liability Policy

Fact Sheet

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Chubb Employment Practices Liability Policy is designed to provide coverage for claims made by current, former or future employees for alleged breaches of various employment laws as well as the cost of defending such actions.

About this Factsheet

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

What is covered

- Loss arising from:
 - Claims made against an Insured for errors, misstatements, misleading statements, acts, omissions, neglect or breach of duty committed, attempted or allegedly committed or attempted by an Insured Organisation or Insured Person whilst in their Insured Capacity

Coverage Extensions

- This policy can extend to cover:
 - Claims for Wrongful Acts of Insured Persons made against the estates, heirs, legal representatives or assigns of Insured Persons who are deceased or against the legal representatives or assigns of Insured Persons who are incompetent, insolvent or bankrupt.

What is not covered

- Loss arising from:
 - Claims made against any Insured in relation to any circumstance if written notice of such circumstance has been given under any policy of which this policy is a renewal or replacement

- Claims made against any Insured in relation to violation of responsibilities, obligations or duties owed by fiduciaries, trustees or administrators charged with duties with respect to any superannuation, pension or any other employee benefit plan or trust
- Claims made against any Insured in relation to bodily injury, sickness, disease or death, or damage to or destruction of any tangible property
- Claims made against any Insured in relation to pollution
- Claims made against any Insured as a result of deliberately fraudulent acts or omissions

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

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