

Chubb Group Personal Accident Insurance

Automatically quote your own policies for SME clients

CHUBB®



This new pre-underwritten Group Personal Accident Insurance (GPA) offer from Chubb enables brokers to quote and bind direct with their new and existing clients.

Policyholders can choose whether to use the policy as a Staff Benefit or whether they receive the claim payment in the event that an employee accidentally dies or suffers a serious injury.

The policy has varying benefit levels in the case of Accidental Death or Disability as result of an Injury, with an option to extend the level of cover to include employee's loss of income.

Policy benefits

- Lump sum benefits for Accidental Death or Disablement through injury
- Lump sum benefits for broken bones
- Benefits for injuries resulting from events such as:
 - acts of terrorism
 - workplace assault or trauma

Further benefits also available for:

- Funeral expenses
- Return to work assistance
- Replacement staff/recruitment costs
- Company image protection
- Cover for visitors to company premises
- Emergency Home Help costs
- Home and car modification costs

Including 3 new benefits brand new to the NZ market:

- Car Jacking Benefit; and
- Air or Road Rage Benefit; and
- Public Transport Ticket Benefit

The product has no general age exclusion, meaning a level of cover is available to persons of all ages.

Binding instructions

Our terms can be offered to qualifying mutual clients with no application form required!

Find the applicable premium from our Pre-underwritten terms on the next page by selecting the desired Lump Sum Benefit according to the number of employees at the client's company.

Email the following details to your handling Underwriter:

- Company name
- Address
- Type of business
- Number of employees
- Lump Sum benefit required
- Weekly Benefit required if taken
- Closing

We will then issue a Schedule for your client. Please see the **Applicable Conditions** on the next page.

Pre-underwritten Terms

- Covered Persons: All Employees of the Policyholder (minimum 5 employees)
- Scope of Cover: 24 hours, worldwide

Part A Maximum Lump Sum Benefit Limits	Premium Based on Number of Employees			
	5 - 10	11 - 20	21 - 35	36 - 50
\$50,000	\$350	\$750	\$1,200	\$1,500
\$100,000	\$500	\$1,100	\$1,650	\$2,145
\$150,000	\$750	\$1,650	\$2,475	\$3,220
\$200,000	\$1,000	\$2,200	\$3,300	\$4,250
\$250,000	\$1,250	\$2,750	\$4,125	\$5,365

Inclusive of 25% commission, additional GST of 6.43% applies to all premiums in the above table.

Extended Pre-Underwritten Terms (note: cannot be taken stand-alone)

- Covered Persons: All Employees of the Policyholder (minimum 5 employees)
- Scope of Cover: 24 hours, worldwide
- Benefit Period: 52 weeks
- Excess Period: 14 days

Weekly Bodily Injury (note: claim offset by ACC and other insurance policy)	Premium Based on Number of Employees			
	5 - 10	11 - 20	21 - 35	36 - 50
90% of Salary up to \$3,000	\$1,250	\$3,200	\$5,300	\$7,750

Includes 25% commission.
For GST breakdown please contact your handling UW

Click the following links to view the [full list of benefits](#) provided under this offer and the applicable [Policy Wording](#)

Applicable Conditions:

1. No policy is bound:
 - a) until the Chubb Schedule is generated;
 - b) where any of the client's employees work in any of the Excluded Industries listed above;
 - c) unless the client has a minimum of 5 and maximum of 50 employees at the time of inception.
2. You must ensure that the Client receives disclosure of our Financial Strength Rating (located in the embedded Policy Wording) prior to binding.
3. Premiums must be paid to Chubb within 90 days of policy inception otherwise the policy will automatically terminate.
4. All policy renewals require an offer of renewal to be made by Chubb.
5. You must ensure the client understands the cover provided by the policy and not misrepresent any aspect of the policy.
6. You must have an existing broker partnership with Chubb to bind policies using these terms.

If you want to partake in this offer but are not an existing broking partner please contact your Chubb underwriter.

Exclusions

Please note, this offer is not available to the following occupations/industries:

- Emergency Services and Armed Forces
- Drivers (taxi's, public transport, couriers/ freight - short & long-haul)
- Pilots and Aircrew
- Forestry, Logging & Saw Mills
- Mining & Extraction
- Oil and Gas Rigs
- Sportspersons
- Racing (motor, aircraft, boat, horse, etc)
- Diving and related occupations
- Ships' crew
- Fishing/Aquaculture

If this offer is not completely suitable to your clients' needs, or their occupation/industry is excluded from the offer then we are more than happy to provide a crafted solution with variable benefits for which a separate submission will be required.

About this Document

This brochure relates to Chubb Group Personal Accident Insurance Policy and is issued by Chubb Insurance New Zealand Limited (Company No. 104656, FSP No. 35924). Any advice in this document is limited to the key features, exclusions and/or type of Chubb insurance policy referred to and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the Chubb Group Personal Accident 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 further financial advice as required. A copy of Chubb's Financial Advice Disclosure Statement can be found [here](#).

About Chubb in New Zealand

is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries and territories, Chubb provides corporate and commercial property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 31,000 people worldwide.

Chubb's operation in New Zealand (Chubb Insurance New Zealand Limited) offers corporate and commercial property & casualty, group personal accident and corporate travel insurance products. Chubb also serves successful individuals with substantial assets to insure and consumers purchasing travel insurance. It leverages global expertise and local acumen to tailor solutions to mitigate risks for clients ranging from large multinational companies to local corporates and SMEs, with all product offerings transacted through brokers.

More information can be found at www.chubb.com/nz.

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